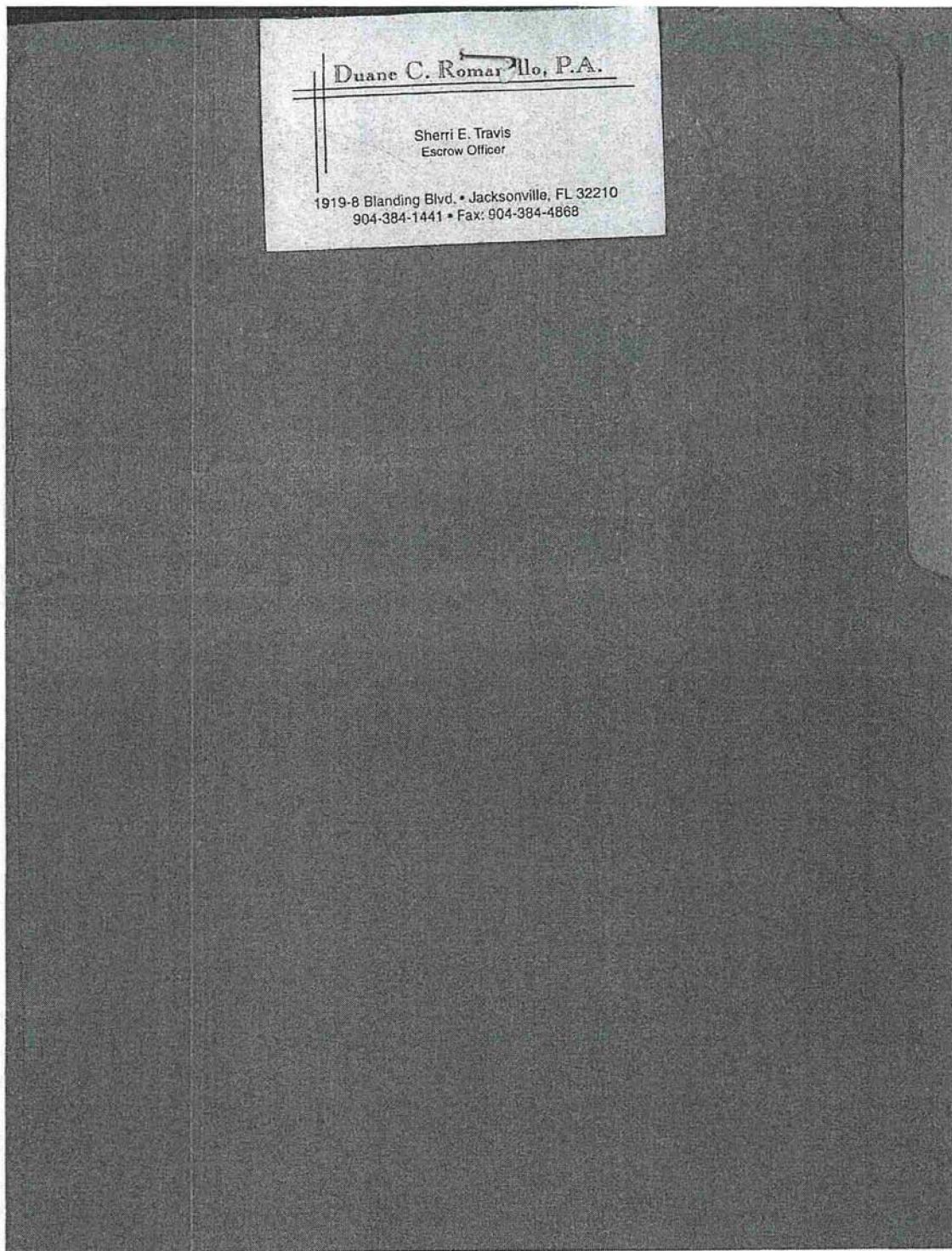


EXHIBIT 44



Duane C. Romar P.A.
Sherri E. Travis
Escrow Officer
1919-8 Blanding Blvd. • Jacksonville, FL 32210
904-384-1441 • Fax: 904-384-4868

π Δ EXHIBIT 125
Wit. EMMA LEE WHITE
Date 6/17/19
Quoted In Do CSR No. 12447

PREPARED BY:

Name:

Address: Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475

Return to: DUANE C. ROMANELLO
1919 BLANDING BLVD.
JACKSONVILLE, FL 32210

[Space Above This Line For Recording Data]

MORTGAGE

FHA CASE NO.

091-4010407-729

MIN: 10002950008379871

THIS MORTGAGE ("Security Instrument") is given on January 13, 2006
The mortgagor is EMMA L WHITE, As a Single Woman

("Borrower"). This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as beneficiary. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. Taylor, Bean & Whitaker Mortgage Corp.

("Lender") is organized and existing under the laws of FL, and has an address of 1417 North Magnolia Ave, Ocala, FL 34475

Borrower owes Lender the principal sum of One Hundred Eleven Thousand Five Hundred Forty Eight and no/100 Dollars (U.S. \$ 111,548.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 01, 2036

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in Nassau County, Florida:

See Attached Exhibit A.

FLORIDA FHA MORTGAGE

ITEM T9702L1 (0205)—MERS

(Page 1 of 7 pages)

6/96

GREATLAND ■
To Order Call: 1-800-830-9393 □ Fax: 616-791-1131



024286837987

which has the address of

45038 MARVIN STREET

[Street]

CALLAHAN
[City]

Florida

32011
[Zip Code]

("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. §2601 ~~et seq.~~ and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b), and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b), and (c).

3. **Application of Payments.** All payments under paragraphs 1 and 2 shall be applied by Lender as follows:

FIRST, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

SECOND, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

THIRD, to interest due under the Note;

FLORIDA FHA MORTGAGE

ITEM T9702L2 (0205)—MERS

(Page 2 of 7 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

FOURTH, to amortization of the principal of the Note; and
FIFTH, to late charges due under the Note.

4. **Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property, whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including fire, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected, against loss by floods to the extent required by the Secretary. All insurance shall be carried with companies approved by Lender. The insurance policies and any renewals shall be held by Lender and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss if not made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. **Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and fee title shall not be merged unless Lender agrees to the merger in writing.

6. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in place of condemnation, are hereby assigned and shall be paid to Lender to the extent of the full amount of the indebtedness that remains unpaid under the Note and this Security Instrument. Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order provided in paragraph 3, and then to prepayment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments, which are referred to in paragraph 2, or change the amount of such payments. Any excess proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

7. **Charges to Borrower and Protection of Lender's Rights in the Property.** Borrower shall pay all governmental or municipal charges, fines and impositions that are not included in paragraph 2. Borrower shall pay these obligations on time directly to the entity which is owed the payment. If failure to pay would adversely affect Lender's interest in the Property, upon Lender's request Borrower shall promptly furnish to Lender receipts evidencing these payments.

If Borrower fails to make these payments or the payments required by paragraph 2, or fails to perform any other covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, for condemnation or to enforce laws or regulations), then Lender may do and pay whatever is necessary to protect the value of the Property and Lender's rights in the Property, including payment of taxes, hazard insurance and other items mentioned in paragraph 2.

FLORIDA FHA MORTGAGE

ITEM T9702L3 (0205)—MERS

(Page 3 of 7 pages)

GREATLAND ■
 To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

Any amounts disbursed by Lender under this paragraph shall become an additional debt of Borrower and be secured by this Security Instrument. These amounts shall bear interest from the date of disbursement at the Note rate, and at the option of Lender shall be immediately due and payable.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

8. Fees. Lender may collect fees and charges authorized by the Secretary.

9. Grounds for Acceleration of Debt.

(a) **Default.** Lender may, except as limited by regulations issued by the Secretary in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

(b) **Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property, but his or her credit has not been approved in accordance with the requirements of the Secretary.

(c) **No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

(d) **Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

(e) **Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within eight months

from the date hereof, Lender may, at its option require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to eight months

from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility. Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

10. **Reinstatement.** Borrower has a right to be reinstated if Lender has required immediate payment in full because of Borrower's failure to pay an amount due under the Note or this Security Instrument. This right applies even after foreclosure proceedings are instituted. To reinstate the Security Instrument, Borrower shall tender in a lump sum all amounts required to bring Borrower's account current including, to the extent they are obligations of Borrower under this Security Instrument, foreclosure costs and reasonable and customary attorneys' fees and expenses properly associated with the foreclosure proceeding. Upon reinstatement by Borrower, this Security Instrument and the obligations that it secures shall remain in effect as if Lender had not required immediate payment in full. However, Lender is not required to permit reinstatement if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceeding, (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument.

11. **Borrower Not Released; Forbearance by Lender Not a Waiver.** Extension of the time of payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or

FLORIDA FHA MORTGAGE

ITEM T9702LA (0205)—MERS

(Page 4 of 7 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. **Successors and Assigns Bound; Joint and Several Liability; Co-Signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 9(b). Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. **Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. **Governing Law; Severability.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. **Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. **Hazardous Substances.** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 16, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 16, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

17. **Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph 17.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any

FLORIDA FHA MORTGAGE

ITEM T9702LS (0205)—MERS

(Page 5 of 7 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 616-791-1131

application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

18. **Foreclosure Procedure.** If Lender requires immediate payment in full under paragraph 9, Lender may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under paragraph 9, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this paragraph 18 or applicable law.

19. **Release.** Upon payment of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. **Attorneys' Fees.** As used in this Security Instrument and the Note, attorneys' fees shall include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

21. **Jury Trial Waiver.** The Borrower hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

22. **Riders to this Security Instrument.** If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants of each such rider shall be incorporated into and shall amend and supplement the covenants and agreement of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- | | | |
|---|--|--|
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Graduated Payment Rider | <input type="checkbox"/> Growing Equity Rider |
| <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Rehabilitation Loan Rider |
| <input type="checkbox"/> Non-Owner Occupancy Rider | <input type="checkbox"/> Other [Specify] | |

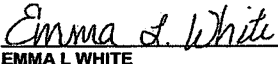
FLORIDA FHA MORTGAGE

ITEM TB702LS (0205)—MERS

(Page 6 of 7 pages)

GREATLAND ■
To Order Call: 1-800-530-9393 □ Fax: 916-791-1131

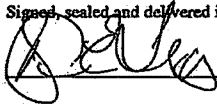
BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in pages 1 through 7 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

 (Seal) _____ (Seal)
EMMA L WHITE -Borrower -Borrower
45053 LUTHER ST
CALLAHAN, FL 32011

____ (Seal) _____ (Seal)
-Borrower -Borrower

____ (Seal) _____ (Seal)
-Borrower -Borrower

Signed, sealed and delivered in the presence of:

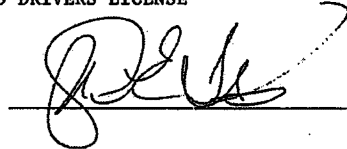


State of Florida
County of DUVAL

The foregoing instrument was acknowledged before me this 13TH day of JANUARY, 2006 by

EMMA L. WHITE

who is personally known to me or who has produced VALID DRIVERS LICENSE
as identification.


____ Notary Public

FLORIDA FHA MORTGAGE
ITEM T6702L7 (0205)—MERS

(Page 7 of 7 pages)

GREATLAND ■
To Order Call: 1-800-630-9393 □ Fax: 616-791-1131

PL_WHITE_00118

NOTE

FHA CASE NO.

091-4010407-729

January 13, 2006
[Date]

45038 MARVIN STREET
CALLAHAN, FL 32011
[Property Address]

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means Taylor, Bean & Whitaker Mortgage Corp.

and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of **One Hundred Eleven Thousand Five Hundred Forty Eight and no/100** Dollars (U.S. \$111,548.00), plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of **Five and One Half**

percent (5.5000%) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on **March 01, 2006**. Any principal and interest remaining on the first day of **February 2036**, will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at Taylor, Bean & Whitaker Mortgage Corp., 1417 North Magnolia Ave, Ocala, FL 34475

or at such other place as Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$633.36. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

FLORIDA FHA FIXED RATE NOTE

ITEM T577 U.1 (0610)

(Page 1 of 3 pages)

696

GREATLAND
To Order Call: 1-800-530-9393 ☐ Fax 816-791-1131



023157837987

(D) Allonge to this Note for Payment Adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. (Check applicable box.)

☐

Growing Equity Allonge

☐

Graduated Payment Allonge

☐

Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY**(A) Late Charge for Overdue Payments**

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of **Four** percent (**4%**) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address.

Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

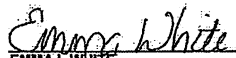
9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

10. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 3 of this Note.

 _____ EMMA L. WHITE	(Seal) _____ Borrower	(Seal) _____ Borrower
_____	(Seal) _____ Borrower	(Seal) _____ Borrower
_____	(Seal) _____ Borrower	(Seal) _____ Borrower

[Sign Original Only]

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT SETTLEMENT STATEMENT Duane Romanello, P.A. 1919-8 Blanding Blvd Jacksonville, Florida 32210 904-384-1441 fax: (904) 384-4868	B. TYPE OF LOAN 1. <input checked="" type="checkbox"/> FHA 2. <input type="checkbox"/> FMHA 3. <input type="checkbox"/> CONV. UNINS. 4. <input type="checkbox"/> VA 5. <input type="checkbox"/> CONV. INS. 6. File Number: 05-1135 7. Loan Number: 837987 8. Mortgage Ins. Case No.: 091-4010407-729
---	---

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked (p.o.c.) were paid outside the closing. They are shown here for informational purposes and are not included in the totals.

D. Borrower: EMMA L. WHITE 45038 Marvin Street Callahan, FL 32011 E. Seller: QUALITY MOBILE HOMES, INC. 12627 San Jose Blvd., Suite 604 Jacksonville, FL 32223 F. Lender: TAYLOR, BEAN & WHITAKER MORTGAGE CORP. 1417 NORTH MAGNOLIA AVENUE Ocala, Florida 34475 G. Property: 45038 Marvin Street Callahan, Nassau County, Florida 32011 Lots 70 and 71, J.P. PAGE'S CALLAHAN SUBDIVISION SECTION ONE, Plat Book 3, Page 20, Nassau County, Florida H. Settlement Agent: Duane Romanello, P.A. Place of Settlement: 1919-8 Blanding Blvd, Jacksonville, Florida 32210 Duval County I. Settlement Date: January 13, 2006	
---	--

J. Summary of Borrower's Transaction	K. Summary of Seller's Transaction
100. Gross Amount Due From Borrower:	400. Gross Amount Due To Seller:
101. Contract Sales Price 113,300.00	401. Contract Sales Price 113,300.00
102. Personal Property	402. Personal Property
103. Settlement Charges to Borrower (line 1400) 3,348.00	403.
Adjustments for Items Paid by Seller in Advance:	Adjustments for Items Paid by Seller in Advance:
106. City / Town Taxes	406. City / Town Taxes
107. County / Parish Taxes	407. County / Parish Taxes
108. Assessments	408. Assessments
120. Gross Amount Due from Borrower: 116,648.00	420. Gross Amount Due to Seller: 113,300.00
200. Amounts Paid by or in Behalf of Borrower:	500. Reductions in Amount Due to Seller:
201. Deposit / Earnest Money	501. Excess Deposit (see instructions)
202. Principal Amount of New Loan 111,548.00	502. Settlement Charges to Seller (Line 1400) 33,085.16
203. Existing Loan(s)	503. Existing Loan(s)
204. D.PYMT. GIFT FUNDS 5,100.00	504. Payoff of First Mortgage to
205.	505. Payoff of Second Mortgage to
206.	506. Purchase Money Mortgage to
207.	507. D.PYMT. GIFT FUNDS 5,400.00
Adjustments for Items Unpaid by Seller:	Adjustments for Items Unpaid by Seller:
210. City / Town Taxes	510. City / Town Taxes
211. County / Parish Taxes	511. County / Parish Taxes
212. Assessments	512. Assessments
220. Total Paid by / for Borrower: 116,648.00	520. Total Reductions in Amount Due Seller: 38,485.16
300. Cash at Settlement from / to Borrower:	600. Cash at Settlement to / from Seller:
301. Gross Amount due from Borrower (line 120) 116,648.00	601. Gross Amount due to Seller (line 420) 113,300.00
302. Less Amount Paid by/for Borrower (line 220) 116,648.00	602. Less Reductions Amount due Seller (line 520) 38,485.16
303. Cash To Borrower: \$0.00	603. Cash To Seller: \$74,814.84

Borrower Initials: ELW EMMA L. WHITE

Seller Initials: _____ QUALITY MOBILE HOMES, INC.

Settlement Date: January 13, 2006

Loan Number: 837987

File Number: 05-1135

L. Settlement Charges		Paid from Borrower's Funds at Settlement	Paid from Seller's Funds at Settlement
700. Total Sales / Broker's Commission:			
Division of Commission as follows			
701.			
702.			
703. Commission Paid at Settlement			
800. Items Payable in Connection with Loan:			
801. Loan Origination Fee			
802. Loan Discount			
803. Appraisal Fee to FLORIDA CERTIFIED APPRAISERS		500.00	
804. Credit Report to TAYLOR, BEAN & WHITAKER MORTGAGE CORP.			
805. Lender's Inspection Fee			
806. Mortgage Insurance Application Fee			
807. Assumption Fee			
808. TAX SERVICE FEE to TAYLOR, BEAN & WHITAKER MORTGAGE CORP.			73.00
809. ADMINISTRATION FEE to TAYLOR, BEAN & WHITAKER MORTGAGE CORP.			515.00
810. BROKER FEE to PREMIER MORTGAGE FUNDING			2,780.96
811. PAR PREMIUM to PREMIER MORTGAGE FUNDING, INC. BY TBW (POC \$91.47)			
900. Items Required by Lender to be Paid in Advance:			
901. Interest from Jan 13, 2006 to Feb 1, 2006 @ 16.8100 / day		319.39	
902. Mortgage Insurance Premium to U.S. DEPT. OF HUD		1,648.50	
903. Hazard Insurance Premium for 12 months to EXCEL INSURANCE AGENCY		351.59	646.41
904. Flood Insurance Premium			
1000. Reserves Deposited with Lender:			
1001. Hazard Insurance 3 months @ 83.17 per month		249.51	
1002. Mortgage Insurance @ 45.51 per month			
1003. City Property Taxes			
1004. County Property Taxes 5 months @ 26.87 per month		134.35	
1005. Annual Assessments			
1099. Aggregate Accounting Adjustment		-53.84	
1100. Title Charges:			
1101. Settlement or Closing Fee to Duane Romanello, P.A.			150.00
1102. Abstract or Title Search to Duane Romanello, P.A.			125.00
1103. Title Examination to Duane Romanello, P.A.			125.00
1104. Title Insurance Binder			
1105. Document Preparation			
1106. Notary Fees			
1107. Attorney Fees			
(includes above item numbers:			
1108. Title Insurance to Duane Romanello, P.A.			633.00
(includes above item numbers:			
1109. Lender's Coverage 111,548.00 Risk Premium 633.00			
1110. Owner's Coverage 0.00 Risk Premium 0.00			
1111. Courier Fee to Duane Romanello, P.A.			100.00
1112. Endorsement Form 9 to Duane Romanello, P.A.			63.30
1113. Endorsement 8.1 to Duane Romanello, P.A.			25.00
1114. Endorsement 7 to Duane Romanello, P.A.			25.00
1200. Government Recording and Transfer Charges:			
1201. Recording Fees: Deed 10.00 Mortgage 188.50 Releases 0.00		198.50	
1202. City/County tax/stamps: Deed 0.00 Mortgage 0.00			
1203. State tax/stamps: Deed 157.50 Mortgage 390.60			548.10
1204. Intangible Tax to Clerk of the Circuit Court			223.10
1205.			
1300. Additional Settlement Charges:			
1301. Survey to DURDEN SURVEYING AND MAPPING, INC.			875.00
1302. Pest Inspection to KEN-TECH PEST CONTROL			175.00
1303. FINAL INSPECTION to ALVIN A. PRICE			155.83
1304. CONSTRUCTION FEE to T.S. FUNDING, INC.			2,500.00
1305. LOT PAYOFF to T.S. FUNDING, INC.			22,806.43
1306. 2-10 WARRANTY to HOME BUYER'S WARRANTY			190.03
1307. FOUNDATION INSPECTION to CHEWNING INSPECTION SERVICES			350.00
1400. Total Settlement Charges (Enter on line 103, Section J and line 502, Section K)		\$3,348.00	\$33,085.16

Borrower Initials: ELW EMMA L. WHITESeller Initials: _____ QUALITY MOBILE
HOMES, INC.

Settlement Date: January 13, 2006

Loan Number: 837987

File Number: 05-1135

A. U. S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
SETTLEMENT STATEMENT

Duane Romanello, P.A.
1919-8 Blanding Blvd
Jacksonville, Florida 32210
904-384-1441 fax: (904) 384-4868

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Borrower: Emma L. White
EMMA L. WHITE

QUALITY MOBILE HOMES, INC.

Seller: KEITH R. DAVID - MANAGER

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: Sherrice Travis
SHERRICE TRAVIS

Date: January 13, 2006
File No.: 05-1135

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine or imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
HUD: 2502-0059 (exp. 9/30/2007)

Part I - Identifying Information (mark the type of application) 1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/VA Application for Insurance under the National Housing Act		2. Agency Case No. (include any suffix) 091-4010407-729	3. Lender's Case No. 837987	4. Section of the Act (for HUD cases) 203(b) Basic Progra
5. Borrower's Name & Present Address (include zip code) EMMA L WHITE 45053 LUTHER ST CALLAHAN, FL 32011		7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA) \$111,548.00	8. Interest Rate 5.5000%	9. Proposed Maturity 30 yrs. 360 mos
6. Subdivision Name (include name of subdivision, lot & block no. & zip code) CALLAHAN, FL 32011		10. Discount Amount (only if borrower is permitted to pay) \$1,648.50	11. Amount of Up Front Premium \$46.51 / mo.	12a. Amount of Monthly Premium 360 months
		13. Lender's I.D. Code 1111111111	14. Sponsor / Agent I.D. Code 7499100008	
15. Lender's Name & Address (include zip code) Premier Mortgage Funding 3620 NW 43rd St SteC Gainesville, FL 32606		16. Name & Address of Sponsor / Agent Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475		
		17. Lender's Telephone Number		

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input type="checkbox"/> Yes b. <input checked="" type="checkbox"/> No	19. VA Only Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (specify)	20. Purpose of Loan (blocks 9 - 12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Ref.) 4) <input type="checkbox"/> Purchase New Condo. Unit 5) <input type="checkbox"/> Purchase Existing Condo. Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied 7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Financed Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Ref. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Ref. Permanently Sited Manufactured Home/Lot Loan
---	---	---

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.
- C. The credit report submitted on the subject borrower (and co-borrower, if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.
- Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. This proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or commission of embezzlement, theft, forgery, bribery, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

- I. The undersigned lender understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item H as to the functions with which they are identified.
- J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender	Title of Officer of Lender	Date (mm/dd/yyyy)
--------------------------------	----------------------------	-------------------

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

Privacy Act Information. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/VA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish their social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify

VA Form 28-1802a (3/99)
ITEM TOA00 IL1 (0506)

(Page 1 of 4 pages)

Form HUD-92505-A (08/2005)

GreatDocs™
To Order Call: 1-800-958-5775



091002837987

as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s) - Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Emma L. White

Date signed
01-13-06

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? ☐ Yes ☒ No

Is it to be sold? ☐ Yes ☒ No

22b. Sales Price \$

22c. Original Mortgage Amt \$

22d. Address

22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

22f. Do you own more than four dwellings? ☐ Yes ☒ No If "Yes" submit form HUD-92581.

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home loan? ☐ Yes ☒ No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only - mark the applicable box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$):

☐ the reasonable value of the property as determined by VA or;

☒ the statement of appraised value as determined by HUD / FHA.

Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.

☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the

difference between the contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

☐ (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☒ Not Applicable

(7) I am aware that neither HUD / FHA nor VA warrants the condition or value of the property

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Emma L. White

Date

01-13-06

VA Form 26-4802a (3/98)

Form HUD-62900-A (06/2005)

ITEM TQA001L2 (06/06)

(Page 2 of 4 pages)

GrayDocs™
To Order Call: 1-800-955-5775

Direct Endorsement Approval for a HUD/FHA-Insured MortgageU.S. Department of Housing
and Urban Development

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender's Case No.		4. Section of the Act (for HUD cases)	
<input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		091-4010407-729		837987		203(b) Basic Program	
5. Borrower's Name & Present Address (include zip code)		7. Loan Amount (include the UFMIP)		8. Interest Rate		9. Proposed Maturity	
EMMA L WHITE 45053 LUTHER ST CALLAHAN, FL 32011		\$111,548.00		5.5000%		30 yrs. 360 mos.	
		10. Discount Amount (only if borrower is permitted to pay)		11. Amount of Up Front Premium		12a. Amount of Monthly Premium	
				\$ 1,648.60		\$ 45.51 / mo.	
						360 months	
6. Property Address (including name of subdivision, lot & block no. & zip code)		13. Lender's I.D. Code		14. Sponsor / Agent I.D. Code			
45038 MARVIN STREET CALLAHAN, FL 32011		1111111111		7499100008			
15. Name & Address of Sponsor / Agent		16. Name & Address of Sponsor / Agent					
Premier Mortgage Funding 3620 NW 43rd St. Ste C Gainesville, FL 32606		Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave. Ocala, FL 34475					
17. Lender's Telephone Number							

☐ Approved: Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved _____ Date Approval Expires _____

Modified & Approved as follows:	Loan Amount (include UFMIP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
	\$	5.5000%	Yrs. 360 Mos	\$	\$	\$	months

Additional Conditions:

- ☐ If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- ☐ If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- ☐ Form HUD-92544, Builder's Warranty is required.
- ☐ The property has a 10-year warranty.
- ☐ Owner-Occupancy Not required (item (b) of the Borrower's Certificate does not apply).
- ☐ The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- ☐ Other: (specify) _____

- ☐ This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Mortgagee Representative _____

- ☐ This mortgage was rated as a "refer" by a FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement underwriter. As such, the undersigned Direct Endorsement underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Direct Endorsement Underwriter _____ DE's CHUMS ID Number _____

The Mortgagee, its owners, officers, employees or directors ☐ do ☐ do not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

Borrower's Certificate:

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid by my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Emma L. White
Borrower(s) Signature(s) & Date

01-13-06

EMMA L WHITE

Lender's Certificate:

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of **Taylor, Bean & Whitaker Mortgage Corp.**, mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name

Taylor, Bean & Whitaker Mortgage Corp.

Title of Lender's Officer

Note: If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.

Signature of Lender's Officer

Date

Code Number (5 digits)

Type

11111

form HUD-62900-A (08/2005)

ITEM TOA001L4 (0506)

(Page 4 of 4 pages)

GreatDoes™
To Order Call: 1-800-668-5775

PL_WHITE_00128

LOAN NUMBER: 837987DATE: 1/13/06**Limited Power of Attorney For Completing Motor Vehicle Transactions**

Important Notice: Under law, it is a felony for any person to willfully enter false information on a title application. The Department of Revenue reserves the right to verify all information contained in this document prior to its acceptance. You cannot use a "limited" power of attorney when the seller/transferor and the buyer/transferee on the assignment of the title are the same persons or agents of the same company or corporation.

Know all men by these present that EMMA L WHITE of
(Name of Owner)
45038 MARVIN STREET CALLAHAN, FL 32011 does hereby appoint
(Address)
Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave Ocala, FL 34475
(Name & Address of appointed attorney-in-fact. Only one attorney-in-fact may be appointed)

as attorney-in-fact to represent the undersigned before the State Revenue Department with respect to the following described vehicle:

(Year, Model, Make of Vehicle and Vehicle Identification Number)

Said attorney-in-fact is authorized by this power of attorney to apply for original or replacement certificates of title, to transfer title to said motor vehicle and to perform on the behalf of said owner in furtherance thereof any act or thing whosoever concerning such motor vehicle in every respect as the owner could do were he/she personally present at the doing thereof.

This power of attorney revokes all earlier powers of attorney and shall be in full force and effect until written revocation is received by the commissioner but in no event shall this power of attorney be valid beyond six (6) months from the date of its execution.

The undersigned owner further certifies that this power of attorney was completely filled in at the time of its execution.

Signed this 13TH day of JANUARY, 2006.

EMMA L WHITE

(Typed Name of Owner)

Emma L White

(Signature of Owner)

45038 MARVIN STREET

(Street Address of Owner)

CALLAHAN, FL 32011

(City, State, Zip Code & Telephone No of Owner)

Acknowledgement of Notary Public:

The undersigned notary public does hereby certify that the above named owner of the vehicle identified herein, executed this power-of-attorney in my presence and that said owner is personally known to me or was satisfactorily proven to be the person named herein by the use of the following form of positive identification:

(Driver's License Number of Owner and State of Issue)

Subscribed before me this 13TH day of JANUARY, 2006

[Signature]

(Typed Name of Notary Public)

(Signature of Notary Public)

1919-8 BLANDING BLVD.

(Street Address of Notary Public)

JACKSONVILLE, FL 32210

(City, State, Zip Code & Telephone No of Notary Public)

(904) 394-1441

C0134L0

PL_WHITE_00129

Form **4506-T**
(January 2004)Department of the Treasury
Internal Revenue Service**Request for Transcript of Tax Return**

► Do not sign this form unless all applicable parts have been completed.
Read the instructions on page 2.

► Request may be rejected if the form is incomplete, illegible, or any required part was blank at the time of signature.

OMB No. 1545-1872

TIP: Use new Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first. EMMA L WHITE	1b First social security number on tax return or employer identification number (see instructions) [REDACTED]
2a If a joint return, enter spouse's name shown on tax return	2b Second social security number if joint tax return [REDACTED]
3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code 45053 LUTHER ST CALLAHAN, FL 32011	EMMA L WHITE
4 Address, (including apt., room, or suite no.), city, state, and ZIP code shown on the last return filed if different from line 3	

5 If the transcript or tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.
Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475
1-800-225-2164

CAUTION: Lines 6 and 7 must be completed if the third party requires you to complete Form 4506-T. Do not sign Form 4506-T if the third party requests that you sign Form 4506-T and lines 6 and 7 are blank.

- 6 Product requested. Most requests will be processed within 10 business days. If the product requested relates to information from a return filed more than 4 years ago, it may take up to 30 days. Enter the return number here and check the box below. ►
- a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are generally available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years ☐
- b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns ☐
- c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years ☐
- d Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year ☐
- e Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2003, filed in 2004, will not be available from the IRS until 2005. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213 ☐

CAUTION: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

7 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, either husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign
Here

Signature (see instructions) Emma L. White Date 11/13/04 Telephone number of taxpayer on line 1a or 2a (804) 612-5253

Title (if line 1a above is a corporation, partnership, estate, or trust) _____

Spouse's signature _____ Date _____

For Privacy Act and Paperwork Reduction Act Notice, see page 2.

Cat No. 37567N

Form **4506-T** (1-2004)

ITEM T9470L1 (0402)



039003837987

PL_WHITE_00130

Form 4506-T (1-2004)

Page 2

A Change To Note

• **New Form 4506-T**, Request for Transcript of Tax Return, is used to request tax return transcripts, tax account transcripts, W-2 information, 1099 information, verification of non-filing, and a record of account. **Form 4506**, Request for Copy of Tax Return, is now used only to request copies of tax returns.

Instructions

Purpose of form. Use Form 4506-T to request tax return information. You can also designate a third party to receive the information. See line 5.

Where to file. Mail or fax Form 4506-T to the address below for the state you lived in when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series) and one for all other transcripts.

Note: If you are requesting more than one transcript or other product and the chart below shows two different service centers, mail your request to the service center based on the address of your most recent return.

Chart for individual transcripts (Form 1040 series)

If you lived in and filed an individual return:	Mail or fax to the Internal Revenue Service at:
Maine, Massachusetts, New Hampshire, New York, Vermont	RAIVS Team 310 Lowell St. Stop 679 Andover, MA 01810 978-691-6859
Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, West Virginia, Rhode Island	RAIVS Team 4800 Buford Hwy. Stop 91 Chamblee, GA 30341 678-530-5326
Arkansas, Colorado, Kentucky, Louisiana, New Mexico, Oklahoma, Tennessee, Texas	RAIVS Team 3651 South Interregional Hwy. Stop 6716 Austin, TX 78741 512-460-2272
Alaska, Arizona, California, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming	RAIVS Team Stop 38101 Fresno, CA 93888 559-253-4992
Delaware, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	RAIVS Team Stop B41-6700 Kansas City, MO 64999 816-823-7667
Ohio, Virginia	RAIVS Team 5333 Getwell Rd. Stop 2826 Memphis, TN 38118 901-546-4175

ITEM T947QL2 (0402)

Connecticut, District of Columbia, Maryland, New Jersey, Pennsylvania, a foreign country, or A.P.O. or F.P.O. address 215-516-2931

RAIVS Team
DP SE 135
Philadelphia, PA 19255-0695

Chart for all other transcripts

If you lived in: Mail to the Internal Revenue Service at:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Tennessee, Texas, Utah, Washington, Wyoming	RAIVS Team Mail Stop 6734 Ogden, UT 84201 801-620-6922
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia, Wisconsin	RAIVS Team P.O. Box 145500 Stop 2800F Cincinnati, OH 45250 859-669-3592

Line 1b. Enter your employer identification number if your request relates to a business return. Otherwise, enter the first social security number (SSN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

Signature and date. Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 60 days of the date signed by the taxpayer or it will be rejected.

Individuals. Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer.

Partnerships. Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the Letters Testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. Sections 6103 and 6109 require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, and the District of Columbia for use in administering their tax laws. We may also disclose this information to Federal and state agencies to enforce Federal nontax criminal laws and to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form, 10 min.; Preparing the form, 11 min.; and Copying, assembling, and sending the form to the IRS, 20 min.**

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to the Tax Products Coordinating Committee, Western Area Distribution Center, Rancho Cordova, CA 95743-0001. Do not send the form to this address. Instead, see **Where to file** on this page.

W-9 Form (Rev. January 2002) Department of the Treasury Internal Revenue Service		Request for Taxpayer Identification Number and Certification		Give this form to the requester. Do not send to the IRS.	
Name EMMA L WHITE		Business name, if different from above			
Print or type See Specific Instructions on page 2.	Check appropriate box:		<input type="checkbox"/> Individual/Sole proprietor	<input type="checkbox"/> Corporation	<input type="checkbox"/> Partnership
	<input type="checkbox"/> Other		<input type="checkbox"/> Exempt from backup withholding		
	Address (number and street) 45038 MARVIN STREET			Requester's name and address (optional) Taylor, Bean & Whitaker Mortgage Corp.	
	City, state, and ZIP code CALLAHAN FL 32011			1417 North Magnolia Ave Ocala, FL 34475	
List account number(s) here (optional)					
Taxpayer Identification Number (TIN)					
Enter your TIN in the appropriate box. For individuals, this is your social security number (SSN). However, for a recent alien, sole proprietor, or disregarded entity, see the Part I Instructions on Page 2. For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 2. Note: If the account is in more than one name, see the chart on page 2 for guidelines on whose number to enter.				Social security number <div style="background-color: black; width: 100px; height: 1.2em; margin: 2px 0;"></div>	
				or	
				Employer identification number	
Certification					

Under penalty of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. person (including a U.S. resident alien).

Certification Instructions.—You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the Certification, but you must provide your correct TIN. (See the instructions on Page 2.)

Sign Here	Signature of U.S. person <i>Emma L. White</i>	Date 04/30/16
-----------	--	------------------

Purpose of Form.

A person who is required to file an information return with IRS must get your correct taxpayer identification number (TIN) to report, for example, income paid to you, real estate transactions, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident alien), to give your correct TIN to the person requesting it (the requester) and, when applicable, to:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued).
- Certify you are not subject to backup withholding, or
- Claim exemption from backup withholding if you are a U.S. exempt payee.

If you are a foreign person, use the appropriate Form W-8. See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

Note: If a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to IRS 30% of such payments after December 31, 2001 (20% after December 31, 2003). This is called "backup withholding." Payments that may be subject to backup withholding include interest, dividends, broker and barter exchange transactions,

rents, royalties, nonemployee pay, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

- You do not furnish your TIN to the requester, or
 - You do not certify your TIN when required (see the Part II instructions on page 2 for details), or
 - The IRS tells the requester that you furnished an incorrect TIN, or
 - The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
 - You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend account opened after 1983 only).
- Certain payees and payments are exempt from backup withholding. See the instructions on page 2 and the separate Instructions for the Requester of Form W-9.

Penalties

Failure to Furnish TIN.—If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not willful neglect.

Civil Penalty for False Information With Respect to Withholding.—If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal Penalty for Falsifying Information.—Willfully falsifying certification or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs.—If the requester discloses or uses TINs in violation of Federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Name.—If you are an individual, you must generally enter the name shown on your social security card. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.



036218837987

If the account is in joint names, list first and then circle the name of the person or entity whose number you enter in Part I of the form.

Sole proprietor. Enter your individual name as shown on your on your social security card on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name" line. **Limited liability company (LLC).** If you are a single-member LLC (including a foreign LLC with a domestic owner) that is disregarded as an entity separate from its owner under Treasury regulations section 301.7701-3, enter the owner's name on the "Name" line. Enter the LLC's name on the "Business name" line.

Other entities. Enter your business name as shown on required Federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name" line.

Exempt from backup withholding. If you are exempt, enter your name as described above, then check the "Exempt from backup withholding" box in the line following the business name, sign and date the form.

Individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. For more information on exempt payees, see the Instructions for the Requestor of Form W-9.

If you are a nonresident alien or a foreign entity not subject to backup withholding, give the requester the appropriate completed Form W-9.

Note: If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

Part I – Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box.

If you are a resident alien and you do not have and are not eligible to get a SSN, your TIN is your IRS Individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see How to get a TIN below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are an LLC that is disregarded as an entity separate from its owner (see Limited liability company (LLC) above), and are owned by an individual, enter your SSN (or "pre-LLC" EIN, if desired). If the owner of a disregarded LLC is a corporation, partnership, etc., enter the owner's EIN.

Note: See the chart on this page for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for a SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office. Get Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can get Forms W-7 and SS-4 from the IRS by calling 1-800-TAX-FORM (1-800-829-3876) or from the IRS Web Site at www.irs.gov.

If you are asked to complete Form W-9 but do not have a TIN, write "Applied For" in the space for the TIN, sign and date the form, and C000112

give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Writing "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded domestic entity that has a foreign owner must use the appropriate Form W-8.

Part II-Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 3, and 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). Exempt recipients, see *Exempt from backup withholding* above.

Signature requirements. Complete the certification as indicated in 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real Estate Transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other Payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA or Archer MSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to give your correct TIN to persons who must file information returns with the IRS to report interest, dividends, and certain other income paid to you, mortgage interest you paid, the acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA or Archer MSA. The IRS uses the numbers for identification purposes and to help verify the accuracy of your tax return. The IRS may also provide this information to the Department of Justice for civil and criminal litigation, and to cities, states, and the District of Columbia to carry out their tax laws.

You must provide your TIN whether or not you are required to file a tax return. Payers must generally withhold 30% of taxable interest, dividend, and certain other payments to a payee who does not furnish a TIN to a payer. Certain penalties may also apply.

What Name and Number to Give the Requester

For this type of account:	Give name and SSN or:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account ¹ The minor ²
3. Custodian account of a minor (Uniform Gift to Minors Act)	The grantor-trustee ¹
4. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or value trust under state law	The actual owner ¹
5. Sole Proprietorship	The owner ¹
For this type of account:	Give name and EIN or:
6. Sole proprietorship	The owner ³
7. A valid trust, estate, or pension trust	Legal entity ⁴
8. Corporate	The corporation
9. Association, club, religious, charitable, educational, or other tax-exempt organization.	The organization
10. Partnership	The partnership
11. A broker or registered nominee.	The broker or nominee
12. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments.	The public entity

¹List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

²Circle the minor's name and furnish the minor's SSN.

³You must show your individual name, but you may also enter your business or "DBA" name. You may use either your SSN or EIN (if you have one).

⁴List first and circle the name of the legal trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

DISCLOSURE NOTICES

Loan Number: 837987
 Applicant(s): EMMA L WHITE
 Property Address: 45038 MARVIN STREET, CALLAHAN, FL 32011

AFFIDAVIT OF OCCUPANCY

Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- ☒ Primary Residence – Occupied by Applicant(s) within 30 days of closing.
- ☐ Secondary Residence – To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.) While maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (e.g., retirement)).
- ☐ Investment Property – Not owner occupied. Purchased as an investment to be held or rented.
 The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

ANTI-COERCION STATEMENT

The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgage property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above.

Insurance Company Name

Agent

Agent's Address

Agent's Telephone Number

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of credit denial due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of your right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act.

FHA LOANS ONLY

IF YOU PREPAY YOUR LOAN ON OTHER THAN THE REGULAR INSTALLMENT DATE, YOU MAY BE ASSESSED INTEREST CHARGES UNTIL THE END OF THAT MONTH.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 – This is a notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law.

Emma L. White 01-13-20
 EMMA L WHITE

Date

Date

Date

Date

Date

Date

CONFIDENTIAL

837987

DISCLOSURE OF CREDIT SCORE INFORMATION

Borrower Name: EMMA L WHITE	Lender: Taylor, Bean & Whitaker Mortgage Corp.
Property Address 45038 MARVIN STREET CALLAHAN, FL 32011	Date: 01/13/06

We are providing the following credit score information in connection with your loan application.

Credit Score Provider:	Experian	Equifax Credit Info Service	Trans Union
	P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
	Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
	1-800-397-3742	1-800-685-1111	1-866-887-2673

Current/Most Recent Credit Score for EMMA L WHITE: 634

Current/Most Recent Credit Score for _____:

Key Factors Adversely Affecting Score:

1. Proportion of Balances to High Credit on Revolving Accounts.
2. Too Many consumer finance company accounts.
3. Serious delinquencies or derogatory credit (collections, bankruptcy, etc.)
4. Too many credit inquiries in the past 12 months.

Range of Possible Credit Scores: Low 300's to High 800's

Date of Credit Score:

<i>Emma L. White</i> EMMA L WHITE	01/13/06 Date	01/13/06 Date
_____	01/13/06 Date	01/13/06 Date
_____	01/13/06 Date	01/13/06 Date

C0595L0

CONFIDENTIAL

CREDIT SCORE NOTICE	
Borrower Name(s):	Lender:
EMMA L WHITE	Taylor, Bean & Whitaker Mortgage Corp.
	Date: 01/13/2006

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provide with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
P.O. Box 2002	P.O. Box 740241	P.O. Box 4000
Allen, TX 75013	Atlanta, GA 30374	Chester, PA 19016
1-888-397-3742	1-800-685-1111	1-866-887-2673

EMMA L WHITE 634

Your acknowledgment below signifies that this written notice was provided to you.

<i>Emma L White</i>	01/13/06	01/13/06
EMMA L WHITE	Date	Date
	01/13/06	01/13/06
	Date	Date
	01/13/06	01/13/06
	Date	Date

Fact Act

C0582L0

PL_WHITE_00136

GOOD FAITH ESTIMATE

Applicants: Emma L. White
 Property Addr: 45038 Marvin Street, Callahan, FL 32011
 Prepared By: PREMIER MORTGAGE FUNDING Ph. 352-373-3082
 3620 NW 43rd STREET, SUITE C, GAINESVILLE, FL 32606

Application No: whitee
 Date Prepared: 05/30/2005
 Loan Program: TBW 30 yr FHA

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount \$ 111,548		Interest Rate: 5.500 %	Term: 360 / 360 mths
800 ITEMS PAYABLE IN CONNECTION WITH LOAN: PFC: S: F: POC			
801	Loan Origination Fee		\$
802	Loan Discount		
803	Appraisal Fee		500.00 ✓
804	Credit Report		
805	Lender's Inspection Fee		
808	Mortgage Broker Fee	2.000% + \$ 550.00	2,780.96 ✓
809	Tax Related Service Fee		73.00 ✓
810	Processing Fee		
811	Underwriting Fee		
812	Wire Transfer Fee		
	Admin Fee		515.00 ✓
1100 TITLE CHARGES: PFC: S: F: POC			
1101	Closing or Escrow Fee:		\$ 150.00 ✓
1105	Document Preparation Fee		
1106	Notary Fees		
1107	Attorney Fees		✓
1108	Title Insurance:		633.00 ✓
	Endorsements (ALTA 8.1 & Florida form 9)		112.90 ✓
	Courier Fee		100.00 ✓
	search and exam		250.00
1200 GOVERNMENT RECORDING & TRANSFER CHARGES: PFC: S: F: POC			
1201	Recording Fees:		\$ 198.50
1202	City/County Tax/Stamp:	INTANGIBLE TAX	223.10 ✓
1203	State Tax/Stamp:	DOCUMENTARY STAMPS	390.60 ✓
	DEED STAMPS		157.50
1300 ADDITIONAL SETTLEMENT CHARGES: PFC: S: F: POC			
1302	Pest Inspection		\$ 175.00
	SURVEY		875.00 ✓
	final		155.83
	210 warranty		190.03
	engineerw cert		350.00
Estimated Closing Costs			7,830.82
900 ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE: PFC: S: F: POC			
901	Interest for 19 days @ \$	16.8086 per day	\$ 319.36
902	Mortgage Insurance Premium		1,648.50
903	Hazard Insurance Premium		998.04 ✓
904			
905	VA Funding Fee		
1000 RESERVES DEPOSITED WITH LENDER: PFC: S: F: POC			
1001	Hazard Insurance Premium	3 months @ \$	83.17 per month \$ 249.51
1002	Mortgage Ins. Premium Reserves	months @ \$	45.79 per month
1003	School Tax	months @ \$	per month
1004	Taxes and Assessment Reserves	6 months @ \$	26.87 per month 134.35
1005	Flood Insurance Reserves	months @ \$	per month
		months @ \$	per month
			-53.84
Estimated Prepaid Items/Reserves			3,295.92
TOTAL ESTIMATED SETTLEMENT CHARGES			11,126.74
COMPENSATION TO BROKER: (Not Paid Out of Loan Proceeds):			
poc to broker from lender 91.47			\$
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			
Purchase Price/Payoff (+)	113,300.00	203k Rehabilitation Cost (+)	0.00
Loan Amount (-)	111,548.00	REM Improvements (+)	
(Base Loan Amount + UFMP/FF)		Home GR USA	-5,100.00
UFMP/FF Financed (+)	1,648.50		
Est. Closing Costs (+)	7,830.82	New First Mortgage(-)	
Est. Prepaid Items/Reserves (+)	1,647.42	Sub Finance(-)	
Amount Paid by Seller (-)	7,778.74	New 2nd Mfg Closing Costs(+)	
Required Cash Investment (+)			
MIP Refund (-)			
Total Est. Funds needed to close		0.00	Total Monthly Payment 789.19
TOTAL ESTIMATED MONTHLY PAYMENTS:			
Principal & Interest		633.36	
Other Financing (P & I)			
Hazard Insurance		83.17	
Real Estate Taxes		26.87	
Mortgage Insurance		45.79	
Homeowner Assn. Dues			
Other			

☐ This Good Faith Estimate is being provided by _____, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Emma L. White
 Applicant Emma L. White

11/30/06
 Date

Applicant Date

CONFIDENTIAL

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):		Agency Case Number	
<input checked="" type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service		Lender Case Number	
Amount \$ 111,548	Interest Rate 5.500 %	No. of Months 360/360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):
		<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):	
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP) 45038 Marvin Street, Callahan, FL 32011 County: Nassau			No. of Units 1
Legal Description of Subject Property (attach description if necessary) See Preliminary Title Report			Year Built 2005
Purpose of Loan <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):		Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent			
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
	\$	\$	\$
		(b) Cost of Improvements	Total (a+b)
		\$	\$
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
	\$	\$	
		Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
		Cost: \$	
Title will be held in what Name(s) Emma L. White		Manner in which Title will be held Single woman	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) Home Gift USA			
Borrower		Co-Borrower	
III. BORROWER INFORMATION		IV. CO-BORROWER INFORMATION	
Borrower's Name (include Jr. or Sr. if applicable) Emma L. White		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
	904-612-5253	02/18/1971	
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 4 ages 3, 4, 13, 14	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
<input type="checkbox"/> Separated		<input type="checkbox"/> Separated	
Present Address (street, city, state, ZIP) 45053 Luther Street Callahan, FL 32011	<input type="checkbox"/> Own <input type="checkbox"/> Rent 34 No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following:			
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.

Fannie Mae Form 1003 07/05
CALYX Form Loanapp1.fm 09/05

Page 1 of 5

Borrower Emma L. White
Co-Borrower

Freddie Mac Form 65 07/05

PL_WHITE_00138

CONFIDENTIAL

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Duval County Health Dept 515 West 6th Street Jacksonville, FL 32208		<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) 8 mth(s) Yrs. employed in this line of work/profession	Name & Address of Employer	
Position/Title/Type of Business Fiscal Assistant		Business Phone (incl. area code) 904-665-2316		Yrs. on this job Yrs. employed in this line of work/profession	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	
Name & Address of Employer		<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business	
Business Phone (incl. area code)		Business Phone (incl. area code)		Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 1,831.28	\$	\$ 1,831.28	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 633.36
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		83.17
Dividends/Interest				Real Estate Taxes		26.87
Net Rental Income				Mortgage Insurance		45.79
Other (before completing, use the notice in "describe other income," below)				Homeowner Assn. Dues		
	1,144.00		1,144.00	Other:		
Total	\$ 2,975.28	\$	\$ 2,975.28	Total	\$	\$ 789.19

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
B	Child Support Income	\$ 1,144.00

Fannie Mae Form 1003 07/05
CALYX Form Loanapp2.fm 08/05

Page 2 of 5

Borrower
Co-Borrower

Freddie Mac Form 65 07/05

PL_WHITE_00139

CONFIDENTIAL

VI ASSETS AND LIABILITIES				
<p>This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.</p> <p>Completed <input checked="" type="checkbox"/> Jointly <input type="checkbox"/> Not Jointly</p>				
ASSETS	Cash or Market Value	LIABILITIES		
Description		Name and address of Company	Monthly Payment & Months Left to Pay	Unpaid Balance
Cash deposit toward purchase held by:	\$			
List checking and savings accounts below				
Name and address of Bank, S&L, or Credit Union		Wachovia Bank		
Acct. no.	\$ 816	Acct. no. 58920623024	21	2,076
Name and address of Bank, S&L, or Credit Union		CITIBANK		
Acct. no.	\$	Acct. no. 5892062	21	1,621
Name and address of Bank, S&L, or Credit Union		CITIFINANCIA		
Acct. no.	\$	900 DUNN AVE STE 14		
Name and address of Bank, S&L, or Credit Union		JACKSONVILLE, FL 32218		
Acct. no.	\$	Acct. no. 6070987514112052	85	1,873
Stocks & Bonds (Company name/number description)	\$	Name and address of Company	\$ Payment/Months	\$
Life insurance net cash value	\$			
Face amount \$				
Subtotal Liquid Assets	\$ 816	Acct. no.		
Real estate owned (enter market value from schedule of real estate owned)	\$	Name and address of Company	\$ Payment/Months	\$
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no.		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
Personal Property	2,500			
		Total Monthly Payments	\$ 127	
Total Assets a.	\$ 3,316	Total Liabilities b.	\$ 5,570	
Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)				
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income
	Totals	\$	\$	\$
List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):				
Alternate Name	Creditor Name	Account Number		

CONFIDENTIAL

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS			
a. Purchase price	\$ 113,300.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.		Borrower	Co-Borrower
b. Alterations, improvements, repairs				Yes No	Yes No
c. Land (if acquired separately)		a. Are there any outstanding judgments against you?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
d. Refinance (incl. debts to be paid off)		b. Have you been declared bankrupt within the past 7 years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
e. Estimated prepaid items	1,647.42	c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
f. Estimated closing costs	7,830.82	d. Are you a party to a lawsuit?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
g. PMI, MIP, Funding Fee	1,648.50	e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
h. Discount (if Borrower will pay)		(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)			
i. Total costs (add items a through h)	124,426.74	f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
j. Subordinate financing		If "Yes," give details as described in the preceding question.			
k. Borrower's closing costs paid by Seller	7,778.74	g. Are you obligated to pay alimony, child support, or separate maintenance?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
l. Other Credits (explain)		h. Is any part of the down payment borrowed?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Home Gift USA	5,100.00	i. Are you a co-maker or endorser on a note?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	109,900.00	j. Are you a U. S. citizen?		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	1,648.00	k. Are you a permanent resident alien?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
o. Loan amount (add m & n)	111,548.00	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.		<input checked="" type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l & o from i)		m. Have you had an ownership interest in a property in the last three years?		<input type="checkbox"/> <input checked="" type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?			
		(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," its terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature: x Emma L. White Date: 11/30/19 Co-Borrower's Signature: x Date: _____

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER		CO-BORROWER	
<input type="checkbox"/> I do not wish to furnish this information		<input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input checked="" type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race: <input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian <input type="checkbox"/> Black or African American	Race: <input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> Asian <input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input checked="" type="checkbox"/> White	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> White
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) DINA ROSAMOND Interviewer's Signature Date Interviewer's Phone Number (incl. area code) 352-373-3082	Name and Address of Interviewer's Employer PREMIER MORTGAGE FUNDING 3620 NW 43rd STREET, SUITE C GAINESVILLE, FL 32606 (P) 352-373-3082 (F) 352-373-4881	

CONFIDENTIAL

Continuation Sheet/Residential Loan Application		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower: Emma L. White	Agency Case Number:
	Co-Borrower:	Lender Case Number:

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature X <i>Emma L. White</i>	Date 11/13/18	Co-Borrower's Signature X	Date
Freddie Mac Form 65 07/05 CALYX Form LnapScrt.frm 09/05	Page 5 of 5	Fannie Mae Form 1003 07/05	

PL_WHITE_00142

MORTGAGE BROKERAGE BUSINESS CONTRACT

Emma L. White

(hereinafter called Borrower), employs **PREMIER MORTGAGE FUNDING** (hereinafter called Business) to obtain a mortgage loan commitment (hereinafter called Commitment) within _____ days from the date hereof and acknowledges that Business cannot make loans or commitments or guarantee acceptance into specific programs, terms or conditions of any loan. However, Business may issue a rate lock-in or commitment on behalf of a lender to the Borrower.

I. PROPERTY:

Address: 45038 Marvin Street
Callahan, FL 32011

Borrower's estimates of fair market value: \$

Borrower's estimates of the balances on any existing mortgage loan: \$

II. TERMS OF LOAN APPLICATION:

Loan Amount: \$ 111,548 Interest Rate: 5.500 % Loan Term/Due In: 360 months / 360 months
Monthly Payment: \$ 633.36
Loan Type: ☒ First Mortgage ☐ Second/Junior Mortgage

III. MORTGAGE BROKERAGE FEE

Business, in consideration of the Borrower's agreement to pay a mortgage brokerage fee along with actual costs incurred in connection with this loan, agrees to exert its best efforts to obtain a bona fide mortgage loan commitment in accordance with the terms (or better terms) and conditions set forth herein. The Business and its associates or employees shall be held harmless from any liability resulting from failure to obtain said loan commitment. Borrower hereby agrees to pay the actual costs as estimated herein and Borrower agrees to pay Business a mortgage brokerage fee of \$ 2,780.96 for obtaining the commitment. Additionally, Borrower acknowledges that Business may receive additional compensation from Lender based on the mortgage program and terms Borrower has engaged Business to obtain in securing the commitment and that Business will receive a sum in range of 0.000 % to 4.000 % of the total loan amount. This additional compensation, the exact amount of which will be disclosed at the time of closing, is part of the total brokerage fee due Business. In no event will the brokerage fee, additional compensation included, exceed the maximum fee permitted by the applicable state law.

IV. APPLICATION FEE

An application fee is charged for the initial cost of processing, verifying and preparing your loan package to submit to a lender for commitment, and will be credited against the amount the Borrower owes if closing occurs. This fee is ☒ Refundable ☐ Non-refundable ☐ Applicable to your closing costs at the time of the settlement of your loan. Business acknowledges the receipt of \$ 0.00 as an Application Fee.

V. DEPOSIT

Business acknowledge the deposit of \$ 0.00 will be used toward the costs incurred by the Business, or by third party, on behalf of Borrower, to pay expenses necessary to secure the mortgage loan commitment. Actual costs incurred by the Business for items listed on Good Faith Estimate are non-refundable, even if the mortgage loan commitment is not received. In the event of default by the Borrower, Business is authorized to immediately disburse from the deposit all sums then due Business or any third party. The disbursement is not a waiver of any other sums due Business by Borrower, as more fully enumerated herein. Money retained by Business as the deposit shall be returned to the Borrower, within 60 days of disposition of the loan, in accordance with the following:

- (a) the services for which the money is expended are not performed.
- (b) the services for which the money is expended are performed, but there is an excess amount that would be paid as brokerage fee but this commitment is not obtained.

VI. SERVICES TO BE PROVIDED BY MORTGAGE BROKERAGE BUSINESS

In consideration for Business earning its fee, the services to be provided by Business are: assembling information, compiling files and completing credit application for borrower(s), processing the application file including verifying of information received and ordering vendor reports, preparing and submitting the completed file for conditional loan commitment between borrower(s) and lender, and any incidental services necessary to obtain commitment including courier, express mail, photographs, and telephone toll charges.

Emma L. White 11/3/19
Applicant Emma L. White Date

PREMIER MORTGAGE FUNDING 356794
Mortgage Brokerage Business License #

Applicant
Calyx Form - mbbc.fm (11/98)

Date
Page 1 of 2

By **DINA ROSAMOND** Date

STANDARDS AND DISCLOSURES

COMMITMENT: Brokerage Business hereby agrees to act on behalf of Borrower to secure a mortgage loan commitment. Brokerage Business cannot guarantee acceptance into any particular loan program or promise that any specific loan terms or conditions will be obtained. Receipt of a mortgage loan commitment by Brokerage Business satisfies Brokerage Business' obligation under the Mortgage Brokerage Business Contract and Good Faith Estimate of Borrower's Costs and the terms of this contract are deemed fulfilled upon receipt of the mortgage loan commitment. Brokerage Business cannot make a mortgage loan or a Mortgage Loan Commitment. A Commitment may, however, be passed through to the Borrower if received from a lender. The term "Commitment" shall mean a written or oral Commitment received by the Brokerage Business, unless otherwise agreed in writing between Brokerage Business and Borrower. Upon demand by the Borrower, the Brokerage Business shall produce for the Borrower's inspection evidence of the mortgage loan commitment.

AGENCY; NON-LIABILITY FOR LENDER'S ACTS: Borrower acknowledges that Brokerage Business is acting as an 'agent' on behalf of the Borrower in securing a mortgage commitment pursuant to this Agreement. Borrower acknowledges that Brokerage Business shall not be responsible for any errors of the Lender or Investor nor for any term or condition of the loan documentation that may be contrary to any or federal law. Brokerage Business shall not be responsible for any nonperformance of a commitment or mortgage by any Lender or Investor.

LITIGATION: In the event of any litigation arising out of this Agreement, Brokerage Business shall be entitled to all costs incurred, including attorney's fees, whether before trial, at trial, on appeal, or in any other administrative or quasi-judicial proceedings.

ADDITIONAL CLAUSES: If not precluded by the provisions of this Agreement, any loan commitment and loan obtained by Brokerage Business may contain such additional clauses or provisions as the Lender may request including but not limited to, nonassumable clauses, late fee clauses and prepayment penalties.

TIME FOR PAYMENT: Unless otherwise agreed between Brokerage Business and Borrower, the mortgage brokerage fee shall be due and payable in full upon delivery to the Borrower of mortgage loan commitment from the Lender or Investor, or may be paid at closing, if agreed to by Brokerage Business.

DECISION: In applying for this loan, Borrower acknowledges that Borrower has reviewed his personal and financial situation and that it is in Borrower's best interest to proceed with the loan. Borrower further acknowledges that Borrower has not relied on the advice of the Mortgage Brokerage Business or its colleagues as to wisdom of doing so.

GOOD FAITH ESTIMATE OF COSTS: The estimated costs stated may be expressed as a range of possible costs and can be charged only when such costs have actually been incurred in connection with securing the loan or loan commitment. Actual costs incurred for items which include, but are not limited to, express mail fees, long distance calls and photographs will be paid by Borrower unless otherwise stated herein.


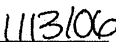
TITLE: Borrower represents and warrants that he is the fee simple title holder to the property described in this Agreement and there are no liens, judgements, unpaid taxes or mortgages which will effect title to the property except

Borrower agrees to pay all costs necessary to clear any defect if status of the title differs from the representation made herein .

DEFAULT: If commitment is secured and title is not found to be good, marketable and insurable by the attorney or title company acting for the lender, or the Borrower refuses to execute and deliver the documents required by the lender, or in any other way fails to comply with this Agreement, or if for any reason the loan referred to herein cannot be closed through no fault of the Brokerage Business, Borrower acknowledges that the full brokerage fee has been earned by Brokerage Business and agrees to immediately pay same plus any and all costs incurred on Borrower's behalf.

DISCLOSURE: Borrower acknowledges that Brokerage Business has advised him any existing business relationship Brokerage Business has with any vendor. Borrower also acknowledges that Lender may require certain preapproved vendors be used exclusively for services required by this agreement. Brokerage Business has no business relationship with any vendor except as may be listed on attached Provider Relationship form.

SEVERABILITY OF CLAUSES CONTAINED HEREIN: In the event that any part or portion of this Agreement is held invalid or unlawful through any administrative, quasi-judicial, or judicial proceeding, the invalidity or illegality thereof shall not effect the validity of this Agreement as a whole and the other provisions and terms contained herein shall remain in full force and effect as if the illegal or invalid provision had been eliminated.

Applicant Emma L. White Date Applicant Date

01/12/08 THU 10:58 FAX 4072638790 TBW 13212073128

NO. 616 007 028

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144
HUD: 2502-0059 (expires 9/30/2007)

1. <input type="checkbox"/> VA Application for Home Loan Guaranty <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act		2. Agency Case No. (Include any suffix)	3. Lender's Case No.	4. Section of the Act (for HUD cases) 203(b)
5. Borrower's Name & Present Address (Include zip code) Emma L. White 45053 Luther Street Callahan, FL 32011		7. Loan Amount (Include the UPFIP if for HUD or Funding Fee if for VA) \$ 111,548.00	8. Interest Rate 5.500 %	9. Proposed Maturity 30 yrs mos
6. Property Address (Including name of subdivision, lot & block no. & zip code) 45030 Marvin Street Callahan, FL 32011 See Preliminary Title Report		10. Discount Amount (only if borrower is permitted to pay) \$ 1,848.50	11. Amount of Up Front Premium \$ 45.73/mo	12a. Amount of Monthly Premium 12b. Term of Monthly Premium months
15. Lender's Name & Address (Include zip code) Premier Mortgage Funding 3820 NW 43rd Street Suite C Gainesville, FL 32608		13. Lender's I.D. Code 1848200175	14. Sponsor/Agent I.D. Code 7489100006	
16. Name & Address of Sponsor/Agent Taylor Bean & Whitaker 950 S. Winter Park Drive Suite 303 Casselberry, FL 32707		17. Lender's Telephone Number 352-373-3082		

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input checked="" type="checkbox"/> Yes b. <input type="checkbox"/> No	19. VA Only: Title will be Vested in: <input type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (Specify):	20. Purpose of Loan (Check 8 - 12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input type="checkbox"/> Finance Improvements to Existing Property 3) <input type="checkbox"/> Refinance (Ref.) 4) <input type="checkbox"/> Purchase New Condo, Unit 5) <input type="checkbox"/> Purchase Existing Condo, Unit 6) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied 7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input checked="" type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Ref. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Ref. Permanently Sited Manufactured Home/Lot Loan
---	--	--

Part II - Lender's Certification

21. The undersigned lender makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

A. The loan terms furnished in the Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. The information contained in the Uniform Residential Loan Application and this Addendum was obtained directly from the borrower by an employee of the undersigned lender or its duly authorized agent and is true to the best of the lender's knowledge and belief.

C. The credit report submitted on the subject borrower (and co-borrower if any) was ordered by the undersigned lender or its duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.

D. The verification of employment and verification of deposits were requested and received by the lender or its duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.

E. The Uniform Residential Loan Application and this Addendum were signed by the borrower after all sections were completed.

F. Title proposed loan to the named borrower meets the income and credit requirements of the governing law in the judgment of the undersigned.

G. To the best of my knowledge and belief, I and my firm and its principals: (1) are not presently debarrred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from covered transactions by any Federal department or agency; (2) have not, within a three-year period preceding this proposal, been convicted of or had a civil judgment rendered against them for: (a) commission of fraud or a criminal offense in connection with obtaining, attempting to obtain, or performing a public (Federal, State or local) transaction or contract under a public transaction; (b) violation of Federal or State antitrust statutes or conviction of anticompetitive, theft, bribery, bid-rigging, falsification or destruction of records, making false statements, or receiving stolen property; (3) are not presently indicted for or otherwise criminally or civilly charged by a governmental entity (Federal, State or local) with commission of any of the offenses enumerated in paragraph G(2) of this certification; and (4) have not, within a three-year period preceding this application/proposal, had one or more public transactions (Federal, State or local) terminated for cause or default.

H. Items "H" through "J" are to be completed as applicable for VA loans only.

H. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
----------------	---

If no agent is shown above, the undersigned lender affirmatively certifies that all information and supporting credit data were obtained directly by the lender.

I. The undersigned lender understands and agrees that it is responsible for the omission, error, or acts of agents identified in Item H as to the functions upon which they are identified.

J. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender X	Title of Officer of Lender Loan Officer	Date (mm/dd/yyyy)
-------------------------------------	--	-------------------

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 8 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. Privacy Act Information. The information requested on this Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (1) for DVA and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1992, Pub. Law 87-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish their social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State, and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagee. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may

VA Form 28-1802a (3/98)

page 1

form HUD-92000-A (08/2005)
Calyr Form - Rev 01.1m (06/2005)

01/12/08 THU 10:57 FAX 4072658790 TBW
1/12/08 09:03 KEMIER MORT. FUNDING 13212873128

NO. 616 D09

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s): Review accuracy of social security number(s) and birth dates provided on this application.

x *Emma R. White*
Part V - Borrower Certification

Date signed
01-13-06

22. Complete the following for a HUD/FHA Mortgage

22 a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? ☐ Yes ☒ No

Is it to be sold? ☐ Yes ☒ No

22 b. Sales Price \$

22 c. Original Mortgage Amt \$

22 d. Address

22 a. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

22 f. Do you own more than four dwellings? ☐ Yes ☒ No If "Yes" submit form HUD-92581.

23. Complete for VA - Guaranteed Mortgage. Have you ever had a VA home loan? ☐ Yes ☒ No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the subject of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only -- mark the applicable box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home, (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that \$114,000.00 is the reasonable value of the property as determined by VA or

☒ the statement of appraised value as determined by HUD/FHA. Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value" mark either item (a) or item (b), whichever is applicable.

☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract

purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

☐ (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☒ No Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application. Date

x *Emma R. White*

01-13-06

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the findings of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

VA Form 26-1802a (3/08)

page 2

Form HUD-92900-A (08/2005)
Copy Form - Revised 2/01 (05/2005)

01/12/04 THU 10:58 FAX 4072658790 TBW
PREMIER MORTGAGE FUNDING + 13212873128009
NO.616 D18

Direct Endorsement Approval for a HUD/FHA-Insured Mortgage

U.S. Department of Housing
and Urban Development

Part I - Identifying Information (mark the type of application)		2 Agency Case No. (include any suffix)		3 Lender's Case No.		4 Section of the Act (for HUD cases)	
1. <input checked="" type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act						203(b)	
5 Borrower's Name & Present Address (include zip code)		7 Loan Amount (include the UFMP)		8 Interest Rate		9 Proposed Maturity	
Emma L. White 45053 Luther Street Callehan, FL 32011		\$ 111,548.00		5.500 %		30 yrs. mo.	
6 Property Address (including name of subdivision, lot & block no. & zip code)		10 Discount Amount (only if borrower is permitted to pay)		11 Amount of Up Front Premium		12a Amount of Monthly Premium	
45038 Marvin Street Callehan, FL 32011 See Preliminary Title Report		\$		\$ 1,848.50		\$ 45.79/mo	
		13 Lender's I.D. Code		14 Sponsor/Agent I.D. Code		12b Term of Monthly Premium	
		1849200175		7409100008		months	
15 Lender's Name & Address (include zip code)		16 Name & Address of Sponsor/Agent					
Premier Mortgage Funding 3620 NW 43rd Street Suite C Gainesville, FL 32606		Taylor Bean & Whitaker 950 S. Winter Park Drive Suite 303 Casselberry, FL 32707					
Type or Print all entries clearly		17 Lender's Telephone Number					
		352-373-3082					

☒ Approved subject to the additional conditions stated below, if any.

Date Mortgage Approved

1/12/05

Date Approval Expires

3/8/06

<input type="checkbox"/> Modified & Approved as follows:	Loan Amount (include UFMP)	Interest Rate	Proposed Maturity	Monthly Payment	Amount of Up Front Premium	Amount of Monthly Premium	Term of Monthly Premium
	\$	%	yrs. mo.	\$	\$	\$	months

Additional Conditions:

- ☒ If this is proposed construction, the builder has certified compliance with HUD requirements on form HUD-92541.
- ☒ If this is new construction, the lender certifies that the property is 100% complete (both on site and off site improvements) and the property meets HUD's minimum property standards and local building codes.
- ☒ Form HUD-92544, Builder's Warranty is required.
- ☒ The property has a 10-year warranty.
- ☐ Owner-Occupancy Not required (item (b) of the Borrower's Certificate does not apply).
- ☐ The mortgage is a high loan-to-value ratio for non-occupant mortgagor in military.
- ☐ Other: (specify)

- ☐ This mortgage was rated as an "accept" or "approve" by FHA's Total Mortgage Scorecard. As such, the undersigned representative of the mortgagee certifies to the integrity of the data supplied by the lender used to determine the quality of the loan, that a Direct Endorsement Underwriter reviewed the appraisal (if applicable) and further certifies that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Mortgagee Representative: _____

- ☒ This mortgage was rated as a "refer" by FHA's Total Mortgage Scorecard, and/or was manually underwritten by a Direct Endorsement Underwriter. As such, the undersigned Direct Endorsement Underwriter certifies that I have personally reviewed the appraisal report (if applicable), credit application, and all associated documents and have used due diligence in underwriting this mortgage. I find that this mortgage is eligible for HUD mortgage insurance under the Direct Endorsement program and I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4

Direct Endorsement Underwriter

D. M. Undermyer

DE's CHUMS ID Number

J229

The Mortgagee, its owners, officers or directors ☐ do ☒ not have a financial interest in or a relationship, by affiliation or ownership, with the builder or seller involved in this transaction.

01/12/06 THU 10:58 FAX 4072658780 TBW
PREMIER MORTGAGE FUNDING 13212073128NO. 616 010
D11**Borrower's Certificate**

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid from my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower(s) Signature(s) & Date

x Emma J. White 01-13-06

Lender's Certificate

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of PREMIER MORTGAGE FUNDING, mortgagee at this time of closing of this mortgage loan, certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name Premier Mortgage Funding		Note: If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.	
Title of Lender's Officer Loan Officer		Code Number (8 digits)	Type
Signature of Lender's Officer X	Date		

01/12/08 THU 10:59 FAX 4072658790
CREDIT RISK FUNDING + 132120/3128TBW
CONFIDENTIAL011
NO.616 082

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but he or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower		Co-Borrower	
I. TYPE OF MORTGAGE AND TERMS OF LOAN			
Mortgage Applied for:	<input type="checkbox"/> VA <input checked="" type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):
Agency Case Number		Lender Case Number	
Amount \$	111,548	Interest Rate	5.500 %
No. of Months	360/360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (street, city, state, & ZIP)			No. of Units
45038 Marvin Street, Callahan, FL 32011 County: Nassau			1
Legal Description of Subject Property (attach description if necessary)			Year Built
See Preliminary Title Report			2005
Purpose of Loan		Property will be:	
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if construction or construction-permanent loan.			
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot
\$	\$	\$	\$
(b) Cost of Improvements		Total (a+b)	
\$		\$	
Complete this line if this is a refinance loan.			
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance
\$	\$	\$	Describe Improvements
		Cost: \$	
Title will be held in what Name(s)		Manner in which Title will be held	
Emma L. White		Single woman	
		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)	
Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)			
Home Gift USA			
III. BORROWER INFORMATION			
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Emma L. White			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
	904-612-5253	02/18/1971	
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. 4	ages 3, 4, 13, 14
<input type="checkbox"/> Married <input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no.	ages
Present Address (street, city, state, ZIP)		Present Address (street, city, state, ZIP)	
45053 Luther Street Callahan, FL 32011			
Mailing Address, if different from Present Address		Mailing Address, if different from Present Address	
If residing at present address for less than two years, complete the following.			
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
Former Address (street, city, state, ZIP)		Former Address (street, city, state, ZIP)	
<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.		<input type="checkbox"/> Own <input type="checkbox"/> Rent No. Yrs.	
Fannie Mae Form 1003 07/05 CALYX Form Loanapp1.fm 08/05			
Page 1 of 5		Borrower <u>Emma L. White</u> Co-Borrower	
		Freddie Mac Form 65 07/06	

01/12/08 THU 10:59 FAX 4072658790
PREMIER MORT. FUNDING + 13212073128

TBW

012

NO. 616 003

CONFIDENTIAL

Borrower		Co-Borrower	
Name & Address of Employer Duval County Health Dept 515 West 8th Street Jacksonville, FL 32208	<input type="checkbox"/> Self Employed Yrs. on this job 2 yr(s) 0 mth(s) Yrs. employed in this line of work/profession	Name & Address of Employer	<input type="checkbox"/> Self Employed Yrs. on this job Yrs. employed in this line of work/profession
Position/Title/Type of Business Fiscal Assistant	Business Phone (incl. area code) 904-666-2316	Position/Title/Type of Business	Business Phone (incl. area code)
If employed in current position for less than two years or if currently employed in more than one position, complete the following:			
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$	Name & Address of Employer	<input type="checkbox"/> Self Employed Dates (from-to) Monthly Income \$
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Gross Empl. Income*	\$ 1,831.28	\$	\$ 1,831.28	Rent	\$	\$
Overtime				First Mortgage (P&I)		\$ 633.36
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		75.00
Dividends/Interest				Real Estate Taxes		85.00
Net Rental Income				Mortgage Insurance		45.79
Other (before completing, see the notes in "describe other income" below)	1,144.00		1,144.00	Homeowner Assn. Dues		
Total	\$ 2,975.28	\$	\$ 2,975.28	Other		
				Total	\$	\$ 819.15

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
B	Child Support Income	\$ 1,144.00

Fannie Mae Form 1003 07/05
CALYX Form Loanapp2.fm 09/05

Page 2 of 5

Borrower Edela
Co-Borrower

Freddie Mac Form 66 07/06

ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are sufficiently joined so that the Statement and any applicable supporting schedules can be completed on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person also.

Complaint ☒ Jointly ☐ Not jointly

ASSETS		Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.	Completed	(S) Jointly	(J) Not Jointly
Description		\$	LIABILITIES	Monthly Payment & Months Left to Pay		Unpaid Balance
Cash deposit toward purchase held by:		\$	Name and address of Company	\$ Payment/Months		\$
List checking and savings accounts below			CITIBANK N A 701 E 60TH ST N SIOUX FALLS, SD 57104			
Name and address of Bank, S&L, or Credit Union			Acct. no. 98920623024	21		2,076
Wachovia Bank			Name and address of Company	\$ Payment/Months		\$
			CITIBANK			
Acct. no.	\$	816	Acct. no. 5892082	21		1,821
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
			CITIFINANCIA			
			800 DUNN AVE STE 14 JACKSONVILLE, FL 32218			
Acct. no.	\$		Acct. no. 8070987516112052	85		1,673
Name and address of Bank, S&L, or Credit Union			Name and address of Company	\$ Payment/Months		\$
Acct. no.	\$		Acct. no.			
Stocks & Bonds (Company name/number description)	\$		Name and address of Company	\$ Payment/Months		\$
Life insurance net cash value	\$					
Face amount \$	\$		Acct. no.			
Subtotal Liquid Assets	\$	816	Name and address of Company	\$ Payment/Months		\$
Real estate owned (enter market value from schedule of real estate owned)	\$		Acct. no.			
Vested interest in retirement fund	\$		Name and address of Company	\$ Payment/Months		\$
Net worth of business(es) owned (attach financial statement)	\$		Acct. no.			
Automobiles owned (make and year)	\$		Alimony/Child Support/Separate Maintenance Payments Owed to:	\$		
Other Assets (itemize)	\$		Job-Related Expense (child care, union dues, etc.)	\$		
Personal Property	\$	2,500	Total Monthly Payments	\$ 127		
Total Assets =	\$	3,316	Total Liabilities =	\$	5,570	

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet)							
Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
		\$	\$	\$	\$	\$	\$
	Totals	\$	\$	\$	\$	\$	\$

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s).

Alternate Name	Creditor Name	Account Number
----------------	---------------	----------------

01/12/08 THU 11:01 FAX 4072858790 TBW
 01/12/2006 09:03 PREMIER MORT.FUNDING + 13212073128

0015
 NO.616 D06

CONFIDENTIAL

Continuation Sheet/Residential Loan Application			
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower	Agency Case Number:	
	Emma L. White		
	Co-Borrower:	Lender Case Number:	

We hereby understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X <i>Emma L. White</i>	01-13-06	X	

Freddie Mac Form 83 07/05
 CALYX Form Lnp50n1m 06/06

Page 3 of 3

Freddie Mac Form 1003 07/05

NO. 616 0014
005

CONFIDENTIAL

a. Purchase price		b. Alterations, improvements, repairs		c. Land (if acquired separately)		d. Refinance (incl. debts to be paid off)		e. Estimated prepaid items		f. Estimated closing costs		g. PMI, MIP, Funding Fee		h. Discount (if Borrower will pay)		i. Total costs (add items a through h)		j. Subordinate financing		k. Borrower's closing costs paid by Seller		l. Other Credits (explain)		Home Gift USA	
\$	113,300.00							1,787.13	5,886.48	1,648.50			123,882.11		8,886.48		5,100.00								
m. Loan amount (exclude PMI, MIP, Funding Fee financed)		103,300.00																							
n. PMI, MIP, Funding Fee financed		1,648.00																							
o. Loan amount (add m & n)		111,548.00																							
p. Cash from the Borrower (subtract i, k, l & o from i)		67.63																							

VI. DETAILS OF TRANSACTION		VII. DECLARATIONS			
		Borrower		Co-Borrower	
		Yes	No	Yes	No
1. If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.					
2. Are there any outstanding judgments against you?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
3. Have you been declared bankrupt within the past 7 years?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
4. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
5. Are you a party to a lawsuit?			<input type="checkbox"/>		<input type="checkbox"/>
6. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
(This would include such items as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)					
7. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
If "Yes," give details as described in the preceding question.					
8. Are you obligated to pay alimony, child support, or separate maintenance?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
9. Is any part of the down payment borrowed?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
10. Are you a co-maker or endorser on a note?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
11. Are you a U. S. citizen?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
12. Are you a permanent resident alien?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
13. Do you intend to occupy the property as your primary residence?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
If "Yes," complete question m below.					
14. Have you had an ownership interest in a property in the last three years?			<input checked="" type="checkbox"/>		<input type="checkbox"/>
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?					
(2) How did you hold title as the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (JP)?					

ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned electronically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq. (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) the statements made in this application are made for the purpose of obtaining a loan from Lender and the statements are true and correct as of the date set forth opposite my signature; (5) I agree to provide my signature in electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, successors and assigns may continuously rely on the information contained in this application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servants, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such respect as may be required by law; (10) neither Lender nor its agents, brokers, insurers, successors or assigns have any obligation to respond to any request relating to me regarding the property or the information provided in this application; and (11) my transmission of this application by electronic means containing my "electronic signature," as these terms are defined in 16 CFR 101.11, and/or other data (including audio or video recordings), or my facsimile transmission of this application consisting of a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Accuracy Information: Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature x Emma A. White	Date 01-13-06	Co-Borrower's Signature x	Date
---	------------------	------------------------------	------

X INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it, if you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures comply with requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER <input type="checkbox"/> I do not wish to furnish this information		CO-BORROWER <input type="checkbox"/> I do not wish to furnish this information	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input checked="" type="checkbox"/> White		Race: <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	
Sex: <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	
To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet		Name and Address of Interviewer's Employer PREMIER MORTGAGE FUNDING 3624 NW 43rd STREET, SUITE C GAINESVILLE, FL 32608 (P) 352-373-2082 (F) 352-373-4881	
Interviewer's Name (print or type) DINA ROSAMOND		Interviewer's Signature _____ Date _____	
Interviewer's Phone Number (incl. area code) 352-373-2082			

CONFIDENTIAL

837987

DISCLOSURE OF CREDIT SCORE INFORMATION

Borrower Name: EMMA L WHITE	Lender: Taylor, Bean & Whitaker Mortgage Corp.
Property Address 45038 MARVIN STREET CALLAHAN, FL 32011	Date: 01/13/06

We are providing the following credit score information in connection with your loan application.

Credit Score Provider:	Experian P.O. Box 2002 Allen, TX 75013 1-800-397-3742	Equifax Credit Info Service P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111	Trans Union P.O. Box 4000 Chester, PA 19016 1-866-887-2673
------------------------	--	---	---

Current/Most Recent Credit Score for EMMA L WHITE : **634**

Current/Most Recent Credit Score for _____ :

Key Factors Adversely Affecting Score:

1. Proportion of Balances to High Credit on Revolving Accounts.
2. Too Many consumer finance company accounts.
3. Serious delinquencies or derogatory credit (collections, bankruptcy, etc.)
4. Too many credit inquiries in the past 12 months.

Range of Possible Credit Scores: Low 300's to High 800's

Date of Credit Score:

<u>Emma L. White</u> EMMA L WHITE	<u>01/13/06</u> Date	<u>01/13/06</u> Date
<u>01/13/06</u> Date	<u>01/13/06</u> Date	
<u>01/13/06</u> Date	<u>01/13/06</u> Date	

C0595L0

PL_WHITE_00154

ADDENDUM TO MORTGAGE BROKERAGE BUSINESS CONTRACT (State of Florida)

ASSIGNMENT: The Agreement may not be assigned by Borrower. Brokerage Business may assign his obligations and fees to any other Licensee or Registrant defined under Chapter 494, Florida Statutes, pursuant to written authorization by the Borrower.

LITIGATION: In the event of any litigation arising out of this Agreement, Brokerage Business shall be entitled to all costs incurred, including attorney's fees, whether before trial, at trial, on appeal, or in any other administrative or quasi-judicial proceedings. The laws of the State of Florida shall apply to any interpretation of or litigation arising under this contract unless otherwise specified by Brokerage Business. Any litigation shall, at Brokerage Businesses option, be maintained in the county where Brokerage Businesses principal place of business is located.

You are entering into a contract with a mortgage brokerage business to obtain a bona fide mortgage loan commitment under the same terms and conditions as stated hereinabove or in a separate executed good faith estimate form. If the mortgage brokerage business obtains a bona fide commitment under the same terms and conditions, you will be obligated to pay the mortgage brokerage business fees, including, but not limited to, a mortgage brokerage fee, even if you choose not to complete the loan transaction. If the provisions of s.494.00421, Florida Statutes, are not met, the mortgage brokerage fee can only be earned upon the funding of the mortgage loan. The borrower may contact the Florida Department of Financial Services, 101 E. Gaines St. Tallahassee, Florida, 32399-0350, regarding any complaints that the borrower may have against the mortgage broker or the mortgage brokerage business. The telephone number of the department as set by rule of the department is 850-410-9805.

Emma L. White 11/3/19
Applicant Emma L. White Date Applicant Date

X FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT - PART II "ITEMIZATION OF AMOUNT FINANCED"

GOOD FAITH ESTIMATE OF SETTLEMENT CHARGES

Listed below is the Good Faith Estimate of Settlement Charges made pursuant to the requirements of the Real Estate Settlement Procedures Act (RESPA). These figures are only estimates and the actual charges due at settlement may be different. This is not a commitment to make a loan.

Taylor, Bean & Whitaker Mortgage Corp.
CREDITOR: 1417 North Magnolia Ave
Ocala, FL 34475

EMMA L WHITE
RE: 45053 LUTHER ST
CALLAHAN, FL 32011

DATE: 01/13/2006

LOAN NUMBER:

837987

ITEMIZATION OF AMOUNT FINANCED

AMOUNTS PAID TO OTHERS ON YOUR BEHALF:

Loan proceeds to:	
Recording/Filing Fees	
Credit Report Fees to:	
Appraisal Fees to:	FLA CERTIFIED 500.00
Tide Insurance:	

AMOUNT FINANCED	\$	109,580.11
PREPAID FINANCE CHARGE	\$	1,967.89

Itemization of Prepaid Finance Charge:

Loan Origination Fee	
Discount Points	
Prepaid Interest (20 days)	319.39
Initial PMI Premium	1,648.50

LOAN AMOUNT: \$	111,548.00
-----------------	------------

This form does not cover all items you will be required to pay in cash at settlement; deposits in escrow for real estate taxes and insurance may be different. You may wish to inquire as to the amounts of such other items. You may be required to pay other additional amounts at settlement.

TOTAL PREPAID FINANCE CHARGE \$	1,967.89
---------------------------------	----------

Neither you nor the lender previously has become obligated to make or accept this loan, nor is any such obligation made by the delivery or signing of this disclosure. The Undersigned acknowledge receiving and reading a completed copy of this disclosure.

Emma L. White
Applicant _____ Date _____

01-13-06
Applicant _____ Date _____

Applicant _____ Date _____

Applicant _____ Date _____

C0335L0

PL_WHITE_00156

AFFIDAVIT OF NO LIENS

STATE OF Florida
COUNTY OF Duval

Before me, the undersigned authority, on this day personally appeared T.S. FUNDING, INC., who, upon being by me first duly sworn, deposes and says:

The affiant(s) is/are the owners of the following described real property

Lots 70 and 71, J.P. PAGE'S CALLAHAN SUBDIVISION SECTION ONE,
according to plat thereof, as recorded in Plat Book 3, Page 20, of the public records
of Nassau County, Florida.

The affiant(s) is/are in full and exclusive constructive or actual possession of the above described premises and have no knowledge of any claim or assertion of title to those premises, other than N/A.

There are no delinquent taxes or outstanding assessments or pending assessments of any kind against the property for street paving, sewer, lighting or water services in respect to said property.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered to said property.

The affiant(s) is/are not involved in any court proceedings affecting the above described real property, or in any proceedings in which a money judgement might be entered against them, and that the affiant(s) owe to the United States no money for overdue unpaid taxes.

The affiant(s) have not and will not execute any instrument or do any act whatsoever which would or might in any way affect the title to the foregoing property to the detriment of the purchasers or to the detriment of TAYLOR, BEAN & WHITAKER MORTGAGE CORP., which is now making a loan secured by a mortgage on said property.

All of the statements and representations set forth above are made in order to induce EMMA L. WHITE to purchase or complete the purchase of the foregoing property, to induce the aforesaid lender, if any, to make a mortgage loan on said property, and to induce the title insurance company to issue title insurance in relation to said property.

AFFIANT(S) KNOW THAT IF ANY OF THESE STATEMENTS AND REPRESENTATIONS ARE FALSE THEN AFFIANT(S) IS/ARE OBTAINING MONEY UNDER FALSE PRETENSES.

T.S. FUNDING, INC.

BY: TOM SEYBERT
ITS PRESIDENT

Sworn to, subscribed and acknowledged before me this January 13, 2006.

Notary Public

Notary Printed Name

My Commission Expires:

File Number: 05-1135



Corporate Warranty Deed

This Indenture, made, January 13, 2006 A.D.

Between

T.S. FUNDING, INC. whose post office address is: 12627 San Jose Blvd., Suite 604, Jacksonville, FL 32223 a corporation existing under the laws of the State of Florida, Grantor and EMMA L. WHITE whose post office address is: 45038 Marvin Street, Callahan, FL 32011, Grantee,

Witnesseth, that the said Grantor, for and in consideration of the sum of Ten and No/100 Dollars (\$10.00), to it in hand paid by the said Grantee, the receipt whereof is hereby acknowledged, has granted, bargained and sold to the said Grantee forever, the following described land, situate, lying and being in the County of Nassau, State of Florida, to wit:

Lots 70 and 71, J.P. PAGE'S CALLAHAN SUBDIVISION SECTION ONE, according to plat thereof, as recorded in Plat Book 3, Page 20, of the public records of Nassau County, Florida.

Subject to taxes for the current year, covenants, restrictions and easements of record, if any.

Parcel Identification Number: 51-2n-25-4170-0070-0000

And the said Grantor does hereby fully warrant the title to said land, and will defend the same against the lawful claims of all persons whomsoever.

In Witness Whereof, the said Grantor has caused this instrument to be executed in its name by its duly authorized officer and caused its corporate seal to be affixed the day and year first above written.

T.S. FUNDING, INC.

By: _____

TOM SEYBERT
Its President

(Corporate Seal)

Signed and Sealed in Our Presence:

Sherri E. Travis
Witness Print Name: Sherri E. Travis

Duane L. Terry
Witness Print Name: Duane L. Terry

State of Florida
County of Duval

The foregoing instrument was acknowledged before me this January 13, 2006, by TOM SEYBERT, the PRESIDENT of T.S. FUNDING, INC. A corporation existing under the laws of the State of Florida, on behalf of the corporation.

He/She is personally known to me or has produced a driver's license as identification.

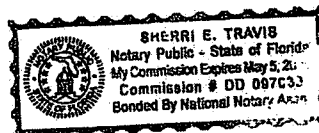
Notary Public

Notary Printed Name: _____

My Commission Expires: _____

Prepared by:
an employee of
Duane Romanello, P.A.,
1919-8 Blanding Blvd
Jacksonville, Florida 32210

File Number: 05-1135



RP AFFIDAVIT

STATE OF: FLORIDA

COUNTY OF: DUVAL

BEFORE ME, THE UNDERSIGNED AUTHORITY, ON THIS DAY PERSONALLY APPEARED
EMMA L. WHITE WHO, BEING BY ME FIRST DULY SWORN, DEPOSES AND SAYS:

THE AXLES, WHEELS AND TOWING EQUIPMENT

X HAS BEEN REMOVED AND THE MOBILE HOME IS ATTACHED TO A PERMANENT FOUNDATION.

_____ WILL BE REMOVED UPON COMPLETION OF DELIVERY AND SET UP
WILL BE ATTACHED TO A PERMANENT FOUNDATION.

ALSO, THERE ARE PERMANENT CONNECTIONS TO A SEWER AND WATER SYSTEM OR SEPTIC AND WELL SYSTEM AND TO POWER FACILITIES.

THE UNDERSIGNED IS AWARE THAT SHE WILL AT THE TIME OF FILING HOMESTEAD EXEMPTION WILL PURCHASE A RP STICKER AND AFFIX TO THE MOBILE HOME AND THIS IS A REQUIREMENT IN ORDER TO INSURE THIS TRANSACTION.

THIS STATEMENT IS TO INDUCE DUANE C. ROMANELLO, P.A. TO INSURE SAID LOAN TO TAYLOR, BEAN & WHITAKER MORTGAGE CORP. WHICH IS SECURED BY THE PROPERTY KNOWN AS: 45038 MARVIN STREET, CALLAHAN, FLORIDA 32011

AND DESCRIBED IN THE LEGAL ATTACHED HERETO AS EXHIBIT "A"

WITNESS MY HAND AND SEAL THIS 13th DAY OF January, 2006.

Emma L. White
EMMA L. WHITE

SWORN TO AND SUBSCRIBED BEFORE ME THIS 13th DAY OF 1st, 2006 PERSONALLY APPEARED EMMA L. WHITE WHO PRODUCED A VALID DRIVER'S LICENSE AS IDENTIFICATION AND WHO DID TAKE AN OATH.

NOTARY PUBLIC
MY COMMISSION EXPIRES:

EXHIBIT "A"

Loan No: 837987

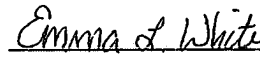
ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purpose of financing this transaction, other than those described in the sales contract dated _____

(including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash down payment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Date: 1/13/2006


EMMA L WHITE

Borrower

Borrower

Borrower

Borrower

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S Code Sections 1001 and 1010.

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purpose of financing this transaction, other than those described in the sales contract dated (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the down payment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Date: 1/13/2006

QUALITY MOBILE HOMES, INC.;

KEITH R. DAVID - MANAGER

Seller

Seller

Seller

Seller

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S Code Sections 1001 and 1010.

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds received which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.



Settlement Agent

Date

1/13/06

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S. Code Sections 1001 and 1010.

C0057L0

PL_WHITE_00161

**FLOOD DISASTER
PROTECTION ACT OF 1973**

DATE: 05/30/2005

APPLICATION NO: whitee

PROPERTY ADDRESS: 45038 Marvin Street
Callahan, FL 32011

I/We hereby acknowledge that we have been advised of the Flood Disaster Protection Act of 1973 and the requirements that I/We provide such insurance coverage on any property located within an area designated as a Flood Hazard Area. Should the subject property fall within a flood hazard area as defined in the Act, then I/We authorize its successors and/or assigns to purchase such insurance and I/We further agree to pay promptly the cost thereof.

Emma L. White 11/13/05
Emma L. White (Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

(Applicant) (Date)

Calyx Form 1dact.fm 12/00

PL_WHITE_00162

result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA and HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Caution: Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Lender identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

I understand that my consent allows no additional information from my Social Security records to be provided to the Lender, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements.

I am the individual to whom this Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both.

This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application.

Signature(s) of Borrower(s) - Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

x *Emma L. White*

Date signed

11/13/19

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage

22 a. Do you own or have you sold other real estate within the past 80 months on which there was a HUD / FHA mortgage? ☐ Yes ☒ No

Is it to be sold? ☐ Yes ☒ No

22 b. Sales Price

22 c. Original Mortgage Amt

22 d. Address

22 e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? ☐ Yes ☒ No If "Yes" give details.

22 f. Do you own more than four dwellings? ☐ Yes ☒ No If "Yes" submit form HUD-92561.

23. Complete for VA - Guaranteed Mortgage.

Have you ever had a VA home loan? ☐ Yes ☒ No

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property prior to the loan has been made will not relieve you of liability for making these payments. Payment of the loan in full is ordinarily the way liability on a mortgage note is ended. Some home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reasons, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to VA or to HUD/FHA and who will assume the payment of your obligation to the lender, you will not be relieved from liability to repay any claim which VA or HUD/FHA may be required to pay your lender on account of default in your loan payments. The amount of any such claim payment will be a debt owed by you to the Federal Government. This debt will be the object of established collection procedures.

25. I, the Undersigned Borrower(s) Certify that:

(1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.

(2) Occupancy: (for VA only - mark the applicable box)

☐ (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.

☐ (b) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.

☐ (c) I previously occupied the property securing this loan as my home. (for interest rate reductions)

☐ (d) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans)

Note: If box 2b or 2d is checked, the veteran's spouse must also sign below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$) is:

☐ the reasonable value of the property as determined by VA or;

☐ the statement of appraised value as determined by HUD/FHA. Note: If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value" mark either item (a) or item (b), whichever is applicable.

☐ (a) I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract

purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment;

☐ (b) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.

(4) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling or property covered by his/her loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

(5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.

(6) For HUD Only (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☐ Not Applicable

(7) I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully & review accuracy of this application.

Date

x *Emma L. White*

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary or the HUD/FHA Commissioner.

VA Form 26-1802a (3/98)

page 2

form HUD-92560-A (06/2005)
Calyx Form - hvasa2.fm (06/2005)

Borrower's Certificate

The undersigned certifies that:

- (a) I will not have outstanding any other unpaid obligations contracted in connection with the mortgage transaction or the purchase of the said property except obligations which are secured by property or collateral owned by me independently of the said mortgaged property, or obligations approved by the Commissioner;
- (b) One of the undersigned intends to occupy the subject property, (note: this item does not apply if owner-occupancy is not required by the commitment);
- (c) All charges and fees collected from me as shown in the settlement statement have been paid from my own funds, and no other charges have been or will be paid by me in respect to this transaction;
- (d) Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of or otherwise make unavailable or deny the dwelling or property covered by this loan to any person because of race, color, religion, sex, handicap, familial status or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex, handicap, familial status or national origin is illegal and void and any such covenant is hereby specifically disclaimed. I understand that civil action for preventative relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for a violation of this certificate.

Borrower(s) Signature(s) & Date

x Emma L White 11/3/2020

Lender's Certificate

The undersigned certifies that to the best of its knowledge:

- (a) The statements made in its application for insurance and in this Certificate are true and correct;
- (b) The conditions listed above or appearing in any outstanding commitment issued under the above case number have been fulfilled;
- (c) Complete disbursement of the loan has been made to the borrower, or to his/her creditors for his/her account and with his/her consent;
- (d) The security instrument has been recorded and is a good and valid first lien on the property described;
- (e) No charge has been made to or paid by the borrower except as permitted under HUD regulations;
- (f) The copies of the credit and security instruments which are submitted herewith are true and exact copies as executed and filed for record;
- (g) It has not paid any kickbacks, fee or consideration of any type, directly or indirectly, to any party in connection with this transaction except as permitted under HUD regulations and administrative instructions.

I, the undersigned, as authorized representative of **PREMIER MORTGAGE FUNDING**, mortgagee at this time of closing of this mortgage loan; certify that I have personally reviewed the mortgage loan documents, closing statements, application for insurance endorsement, and all accompanying documents. I hereby make all certifications required for this mortgage as set forth in HUD Handbook 4000.4.

Lender's Name Premier Mortgage Funding		Note: If the approval is executed by an agent in the name of lender, the agent must enter the lender's code number and type.	
Title of Lender's Officer Loan Officer			
Signature of Lender's Officer X <u>[Signature]</u>	Date	Code Number (5 digits)	Type

**Taylor, Bean
& Whitaker**
Mortgage Corporation
101 NE 2nd Street
Ocala, Florida 34470-6642
Bus. (352) 351-1109
Fax (352) 867-1190

Date: 1/13/2006

Dear EMMA L WHITE

On behalf of everyone here at Taylor, Bean & Whitaker Mortgage Corp., we would like to welcome you as a new customer and tell you a little about what you can expect from us. At Taylor, Bean & Whitaker Mortgage Corp., our goal is to give you the highest level of quality service. For instance, any time you have a question, all you need to do is call us from 8 a.m. to 8 p.m. Eastern Time, Monday through Friday for a prompt answer.

You will make all payments on this loan to Taylor, Bean & Whitaker Mortgage Corp. The following is a breakdown of your first monthly payment:

Principal and Interest	633.36
Real Estate Taxes	26.87
Hazard Insurance	83.17
Other Insurance	
Mortgage Insurance	45.51
Total Monthly Payment	788.91

As your servicer we will send you monthly statements to use when making monthly payments. Your first billing statement will arrive in the next few weeks. All mortgage loan payments should be sent directly to us at:

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave.
Ocala, FL 34475-9078

Your Taylor, Bean & Whitaker Mortgage Corp. loan number is 837987. To ensure prompt and proper credit to your account, please be sure to write this number on any check you send.

For Taylor, Bean & Whitaker Mortgage Corp. Customer Relations

Call: 1-888-225-2164
8 a.m. to 8 p.m. Eastern Time, Monday through Friday

Or Write: Taylor, Bean & Whitaker Mortgage Corp
Customer Relations
1417 North Magnolia Ave.
Ocala, FL 34475-9078

C0416L0

Emmia White

PL_WHITE_00165

NOTICE TO HOMEOWNER Assumption of HUD/FHA Insured Mortgages Release of Personal Liability

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy purchasers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some non-profit organizations, Indian tribes or servicepersons, and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal or secondary residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a loan is accelerated, the entire balance is declared "immediately due and payable." Since HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new buyer.

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Date _____	X Mortgagor EMMA L WHITE
Date _____	X Mortgagor
Date _____	X Mortgagor
Date _____	X Mortgagor

INSTRUCTION TO LENDER



A copy of this Notice must be given to the mortgagor on or before the date of settlement. You should retain signed copy in the origination file.

ITEM T4837LD (0511)

GREATLAND ■ To Order Call: 1-800-530-9393 □ Fax 616-791-1131



065002837987

CONFIDENTIAL

CREDIT SCORE NOTICE	
Borrower Name(s):	Lender:
EMMA L WHITE	Taylor, Bean & Whitaker Mortgage Corp.
	Date: 01/13/2006

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provide with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

One or more of the following consumer reporting agencies will provide the credit score:

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

Trans Union
P.O. Box 4000
Chester, PA 19016
1-866-887-2673

EMMA L WHITE	634
_____	_____
_____	_____
_____	_____
_____	_____

Your acknowledgment below signifies that this written notice was provided to you.

<u>Emma L. White</u>	01/13/06	01/13/06
EMMA L WHITE	Date	Date
_____	01/13/06	01/13/06
_____	Date	Date
_____	01/13/06	01/13/06
_____	Date	Date

Fact Act

C0582L0

PL_WHITE_00167

AFFIDAVIT

STATE OF **FL**

COUNTY OF **Nassau**

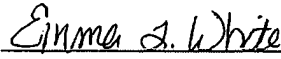
BEFORE ME, the undersigned authority, personally appeared **EMMA L WHITE**
who have been by me
first duly sworn deposes and says:

The tax proration shown on the HUD-1 settlement statement and payment letter was in fact based on Lot assessment only and was not based on improved property. The tax value shown on the tax rolls at the time of closing was in the sum of
Therefore, the escrows collected at the time of closing were based on this sum.

The affiant fully understands that the tax rolls will be re-assessed to include the new home. At the time of re-assessment, the undersigned is fully aware that the escrow account will be re-analyzed and additional sums will have to be paid to the lender to allow for sufficient funds to pay the tax bill.

The undersigned agrees to pay all sums as requested by the lender, regarding the re-assessment of the subject property.

FURTHER AFFIANT SAYETH NAUGHT.



EMMA L WHITE

SWORN TO AND SUBSCRIBED BEFORE ME, this **Thirteenth** day of **January**



Notary Public

C0579L0

CONFIDENTIAL

NOTICE TO THE HOME LOAN APPLICANT CREDIT SCORE INFORMATION DISCLOSURE

APPLICANT(S) NAME AND ADDRESS Emma L. White 45053 Luther Street Callahan FL, 32011	LENDER NAME AND ADDRESS (ORIGINATOR): PREMIER MORTGAGE FUNDING 3620 NW 43rd STREET, SUITE C GAINESVILLE, FL 32606 (P) 352-373-3082, (F) 352-373-4881
---	--

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer-generated summary calculated at the time of the request and based on information a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit-scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

The consumer reporting agencies listed below provided a credit score that was used in connection with your home loan application.

Consumer Reporting Agency #1 Experian Consumer Relations PO Box 2002 Allen, TX 75013 (P)888-397-3742 Model Used: <u>ExperianFair Isaac</u> Range of Possible Scores _____ to _____	Borrower <u>Emma L. White</u> Score: <u>637</u> Created: <u>05/30/2005</u> Co-Borrower _____ Score: _____ Created: _____	Factors: 38 Serious delinquency and public record or collection filed 18 Number of accounts delinquent 14 Length of time accounts have been established 20 Length of time since legal item filed or collection item reported Factors:
Consumer Reporting Agency #2 Trans Union Consumer Relations PO Box 1000 Chester, PA 19022 (P)888-800-4213 Model Used: <u>TransUnionEmpirica</u> Range of Possible Scores _____ to _____	Borrower <u>Emma L. White</u> Score: <u>615</u> Created: <u>05/30/2005</u> Co-Borrower _____ Score: _____ Created: _____	Factors: 038 Serious delinquency, and public record or collection 018 Frequent delinquency 020 Recent derogatory public record or collection 014 Insufficient length of credit history Factors:
Consumer Reporting Agency #3 Equifax Consumer Relations PO Box 740241 Atlanta, GA 30374 (P)800-685-1111 Model Used: <u>EquifaxBeacon</u> Range of Possible Scores _____ to _____	Borrower <u>Emma L. White</u> Score: <u>633</u> Created: <u>05/30/2005</u> Co-Borrower _____ Score: _____ Created: _____	Factors: 38 Serious delinquency, and derogatory public record or collection filed 13 Time since delinquency is too recent or unknown 20 Length of time since derogatory public record or collection is too short 18 Number of accounts with delinquency Factors:

I/We have received a copy of this disclosure.

Emma L. White
Applicant

11/13/10
Date

Applicant

Date

Calyx Form - csid.fm (09/04)

PL_WHITE_00169

MANUFACTURED HOME RIDER

STATE OF FL)
) ss:
 COUNTY OF Nassau)

LOAN NUMBER: 837987

This Manufactured Home Rider is made on this day 1/13/06, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to Taylor, Bean & Whitaker (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 45038 MARVIN STREET, CALLAHAN, FL 32011

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared EMMA L WHITE ("Affiants") who, upon being duly sworn, depose and say as follows:

- Affiants hereby certify that, upon taking title to the property described above, they will do the following:

The manufactured home will be permanently part of the real property that secures the Security Instrument executed on 1/13/06.

All necessary documentation required will be supplied to perfect title in the Manufactured home.

Manufactured Home is an improvement to the land and an immoveable fixture considered as real estate.
- Affiants acknowledge that this Affidavit of Intent is given as a material inducement to cause Taylor, Bean & Whitaker Mortgage Co to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to Taylor, Bean & Whitaker Mortgage Corp. and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
- Affiants further acknowledge that it is a Federal crime punishable by fine or imprisonment or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.
- The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Emma L. White
 EMMA L. WHITE

Date _____

Date _____

Date _____

Date _____

Date _____

Date _____

State of FLORIDA
 County of DUVAL

The foregoing instrument was acknowledged before me this 13TH day of JAN 2006 by EMMA L. WHITE who is personally known to me or who has produced A VALID DRIVER'S as identification. LICENSE

(Seal)

[Signature]
 Notary Public

**Warranty of Completion
of Construction**U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0059 (exp. 3/31/84)

Lender's Name, Address & Phone No.:
Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475 352-369-6200FHA / VA Case Number:
091-4010407-729Name(s) of Purchaser / Owner:
EMMA L WHITEProperty Address:
45038 MARVIN STREET
CALLAHAN, FL 32011

For good and valuable consideration, and in accordance with Section 801 of the Housing Act of 1954, and Public Law 85-657 (38 U.S.C. 3705), the undersigned Warrantor hereby warrants to the Purchaser(s) or Owner(s) identified in the caption hereof, and to his/her successors or transferees, that:

The dwelling located on the property identified in the caption hereof is constructed in substantial conformity with the plans and specifications (including any amendments thereof, or changes and variations therein) which have been approved in writing by the Federal Housing Commissioner or the Secretary of Veterans Affairs on which the Federal Housing Commissioner or the Secretary of Veterans Affairs based the valuation of the dwelling. Provided, however, That this warranty shall apply only to such instances of substantial nonconformity as to which the Purchaser(s)/Owner(s) or his/her (their) successors or transferees shall have given written notice to the Warrantor at any time or times within one year from the date of original conveyance of title to such Purchaser(s)/Owner(s) or the date of initial occupancy, whichever first occurs. Provided further, however, That in the event (1) the Purchaser(s) / Owner(s) acquired title to the captioned property

prior to the completion of construction of the dwelling thereon, such notice of nonconformity to the Warrantor may be given any time or times within one year from the date of completion or initial occupancy of such dwelling, whichever first occurs, or (2) where it has been necessary to postpone improvements such notice of nonconformity to the Warrantor as to such incomplete items may be given at any time or times within one year from the date of full completion of each of such items.

The term "dwelling" as used herein shall be deemed to include all improvements or appurtenances set forth in the plans and specifications upon which the Federal Housing Commissioner or the Secretary of Veterans Affairs has based the valuation of the property, excepting those constructed by a municipality or other government authority.

The undersigned Warrantor further warrants to the Purchaser(s)/Owner(s) or his/her (their) successors or transferees, the property against defects in equipment, material, or workmanship and materials supplied or performed by the Warrantor or any subcontractor or supplier at any tier resulting in noncompliance with standards of quality as measured by acceptable trade practices. This warranty shall continue for a period of one year from the date of original conveyance of title to such Purchaser(s) or from the date of full completion of each of any items completed after conveyance of title. The Warrantor shall remedy, at the Warrantor's expense, any defect(s) of equipment, material, or workmanship furnished by the Warrantor. Warrantor shall restore any work damaged in fulfilling the terms and conditions of this warranty.

If a manufactured (mobile) home was erected on this property, the Warrantor further warrants that (1) the property (other than the manufactured unit itself) complies with the submitted construction exhibits; (2) the manufactured home sustained no hidden damage during transportation and erection; and (3) if the home was manufactured in separate sections, the sections were properly joined and sealed.

Manufacturer's Name, Address & Phone No.:

This Warranty shall be in addition to, and not in derogation of, all other rights and privileges which such Purchaser(s)/Owner(s) or his/her (their) successors or transferees may have under any other law or instrument, and shall survive the conveyance of title, delivery of possession of the property, or other final settlement made by the Purchaser(s)/Owner(s), and shall be binding on the Warrantor notwithstanding any provision to the contrary contained in the contract of purchase or other writing executed by the Purchaser(s)/Owner(s) or his/her (their) successors or transferees heretofore or contemporaneously with the execution of this agreement or prior to final settlement.

This warranty is executed for the purpose of inducing the Federal Housing Commissioner or the Secretary of Veterans Affairs to make, to guarantee or to insure a mortgage on the captioned property, and the person signing for the Warrantor represents and certifies that he/she is authorized to execute the same by the warrantor and by his/her signature the Warrantor is duly bound under the terms and conditions of said warranty. The FHA Commissioner or the Secretary of Veterans Affairs reserves the right to make a final determination as to whether a defect exists and whether the builder must remedy the defect.

Warrantor's Title, Signature & Date:

QUALITY MOBILE HOMES, INC.;

Purchaser(s)' acknowledgement:

Signature(s) of Purchaser(s) & Date:

EMMA L WHITE

X

Builder's Name, Address & Phone No.: KEITH R, DAVID - MANAGER
X 12627 SAN JOSE BLVD., SUITE 604
JACKSONVILLE, FL 32223 (904)783-8385

X

Purchaser Note: Any notice of nonconformity must be delivered to the warrantor within the period or periods set forth above.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Previous editions are obsolete. Combines previous HUD-92544-A
HSA 12764.1 (851)

VA form 26-1859

form HUD-92544 (8/92)

ref. Handbook 4145.1



022131837987

Public reporting burden for this collection of information is estimated to average 0.05 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Office of Information Policies and Systems, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600 and to the Office of Management and Budget, Paperwork Reduction Project (2502-0059), Washington, D.C. 20503. Do not send this completed form to either of these addressees.

1. Provide completed copies of this warranty to both the homebuyer and the builder, at closing.
2. Include a copy of this warranty in the case binder when sent to HUD.

TRUTH-IN-LENDING DISCLOSURE FOR REAL ESTATE MORTGAGE LOANS

NAME(S) ADDRESS(ES) OF BORROWER(S) ("Borrower, you or your") EMMA L WHITE 45053 LUTHER ST CALLAHAN, FL 32011		NAME ADDRESS OF LENDER (CREDITOR) ("Lender, us or our") Taylor, Bean & Whitaker Mortgage Corp. 1417 North Magnolia Ave Ocala, FL 34475																																											
PROPERTY ADDRESS 45038 MARVIN STREET, CALLAHAN, FL 32011 Nassau																																													
LOAN NUMBER 837987		TRANSACTION DATE 01/13/2006																																											
Words, numbers or phrases preceded by a <input type="checkbox"/> are applicable only if the <input type="checkbox"/> is marked. "e" means estimate.		<input type="checkbox"/> Preliminary <input checked="" type="checkbox"/> Final																																											
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 6.0115%		FINANCE CHARGE The dollar amount the credit will cost you. \$ 123,937.77																																											
AMOUNT FINANCED The amount of credit provided to you or on your behalf. \$109,580.14		TOTAL OF PAYMENTS The amount you will have paid after you have made all payments as scheduled. \$233,517.91																																											
YOUR PAYMENT SCHEDULE WILL BE:	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Number of Payments</th> <th>Amount of Payments</th> <th>When Payments Are Due</th> </tr> </thead> <tbody> <tr><td>12</td><td>678.87</td><td>3/1/2006</td></tr> <tr><td>12</td><td>678.24</td><td>3/1/2007</td></tr> <tr><td>12</td><td>677.57</td><td>3/1/2008</td></tr> <tr><td>12</td><td>676.86</td><td>3/1/2009</td></tr> <tr><td>12</td><td>676.12</td><td>3/1/2010</td></tr> <tr><td>12</td><td>675.33</td><td>3/1/2011</td></tr> <tr><td>12</td><td>674.50</td><td>3/1/2012</td></tr> <tr><td>12</td><td>673.62</td><td>3/1/2013</td></tr> <tr><td>12</td><td>672.69</td><td>3/1/2014</td></tr> <tr><td>12</td><td>671.71</td><td>3/1/2015</td></tr> <tr><td>12</td><td>670.67</td><td>3/1/2016</td></tr> <tr><td>227</td><td>633.36</td><td>3/1/2017</td></tr> <tr><td>1</td><td>631.03</td><td>2/1/2036</td></tr> </tbody> </table>			Number of Payments	Amount of Payments	When Payments Are Due	12	678.87	3/1/2006	12	678.24	3/1/2007	12	677.57	3/1/2008	12	676.86	3/1/2009	12	676.12	3/1/2010	12	675.33	3/1/2011	12	674.50	3/1/2012	12	673.62	3/1/2013	12	672.69	3/1/2014	12	671.71	3/1/2015	12	670.67	3/1/2016	227	633.36	3/1/2017	1	631.03	2/1/2036
	Number of Payments	Amount of Payments	When Payments Are Due																																										
	12	678.87	3/1/2006																																										
	12	678.24	3/1/2007																																										
	12	677.57	3/1/2008																																										
	12	676.86	3/1/2009																																										
	12	676.12	3/1/2010																																										
	12	675.33	3/1/2011																																										
	12	674.50	3/1/2012																																										
	12	673.62	3/1/2013																																										
	12	672.69	3/1/2014																																										
	12	671.71	3/1/2015																																										
	12	670.67	3/1/2016																																										
227	633.36	3/1/2017																																											
1	631.03	2/1/2036																																											
VARIABLE RATE: <input type="checkbox"/> Applicable <input checked="" type="checkbox"/> Not Applicable The annual percentage rate may increase during the term of this transaction if the _____ increases. Please refer to the Adjustable Rate Mortgage Documents for specific information concerning the variable rate provisions of this transaction. The rate may not increase more often than _____ and may not increase more than _____ % per adjustment. Any increase will take the form of _____. For example, _____.																																													
<input type="checkbox"/> This transaction is subject to a variable rate feature and is secured by your principal dwelling. Variable rate disclosures have been provided at an earlier time. PAYABLE ON DEMAND: <input type="checkbox"/> This obligation is payable on demand. <input type="checkbox"/> The disclosures are based on an assumed maturity of one year. Filing / Recording Fee \$ _____ You may obtain property insurance from anyone acceptable to the lender.																																													
SECURITY: You are giving a security interest in the real property and any of the following items which are checked: <input type="checkbox"/> Goods being purchased. <input type="checkbox"/> Funds on deposit with the lender. <input type="checkbox"/> Other (Specify) _____ <input type="checkbox"/> Collateral securing other loans with us may also secure this loan.																																													
LATE CHARGE: If you are more than _____ Fifteen _____ days late in making any payment, in addition to your payment, you will pay a late charge of: <input type="checkbox"/> the lesser of <input type="checkbox"/> the greater of <input checked="" type="checkbox"/> an amount equal to <input type="checkbox"/> \$ _____ or <input checked="" type="checkbox"/> 4.00 % of the payment in default.																																													
PREPAYMENT: If you pay off early, you <input type="checkbox"/> may <input checked="" type="checkbox"/> will not have to pay a penalty. <input type="checkbox"/> may <input checked="" type="checkbox"/> will not be entitled to a refund of part of the finance charge.																																													
ASSUMPTION: If this loan is to purchase and is secured by your principal dwelling, and if checked here, <input type="checkbox"/> someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms. If this loan is to purchase and is secured by your principal dwelling, and if checked here, <input checked="" type="checkbox"/> someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of this purchase money mortgage loan.																																													
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and Creditor's policy regarding assumption of the obligation. "e" means an estimate.																																													
<input type="checkbox"/> Please refer to the "Good Faith Estimate" for a breakdown of fees, charges and amount financed. <input checked="" type="checkbox"/> Please refer to the Itemization of Amount Financed Statement.																																													
SIGNATURES: By signing you acknowledge receipt of a completed copy of this disclosure. You understand that this is not a contract and does not reflect all of the terms and conditions of the mortgage transaction to which the disclosures reflected on this form relate.																																													
X <u>EMMA L WHITE</u> DATE _____ EMMA L WHITE		X <u>01-13-06</u> DATE _____ _____ DATE _____																																											

© GREATLAND 1995 ITEM T9139/LD (9804)

GREATLAND ■ Toll Free Call: 1-800-539-9393 ■ Fax: 615-791-1131



085008837987

PL_WHITE_00173

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: January 13, 2006

BORROWER(S) NAME AND ADDRESS
EMMA L WHITE45053 LUTHER ST
CALLAHAN, FL 32011LOAN NO.
837987LENDER / SERVICE NAME AND ADDRESS:
Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475

TOLL FREE NO. 18882252164

MORTGAGE INSURANCE / CASE NUMBER

091-4010407-729

☒ Your ☒ monthly ☐ biweekly mortgage payment for the coming year will be \$788.91 of which \$633.36 will be for principal and interest, \$155.55 will go into your escrow account, and \$ will be for discretionary items (such as life insurance, disability insurance) that you chose to be included with your monthly payment.

☐ Your first ☐ monthly ☐ biweekly mortgage payment for the coming year will be \$ of which \$ will be for principal and interest, \$ will go into your escrow account, and \$ will be for discretionary items (such as life insurance, disability insurance) that you chose to be included with your monthly payment. The terms of your loan may result in changes to the principal and interest payments during the year.

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

MONTH / PAYMENT NO.	PAYMENTS TO ESCROW ACCT.	PAYMENTS FROM ESCROW ACCT.	DESCRIPTION	ESCROW ACCT. BALANCE
Starting balance:				\$ 330.02
3/1/2006	155.55	45.51	Mortgage Insurance	440.06
4/1/2006	155.55	45.51	Mortgage Insurance	550.10
5/1/2006	155.55	45.51	Mortgage Insurance	660.14
6/1/2006	155.55	45.51	Mortgage Insurance	770.18
7/1/2006	155.55	45.51	Mortgage Insurance	880.22
8/1/2006	155.55	45.51	Mortgage Insurance	990.26
9/1/2006	155.55	45.51	Mortgage Insurance	1,100.30
10/1/2006	155.55	45.51	Mortgage Insurance	1,210.34
11/1/2006	155.55	367.89	Mortgage Insurance, County Property Tax	998.00
12/1/2006	155.55	45.51	Mortgage Insurance	1,108.04
1/1/2007	155.55	1,043.51	Mortgage Insurance, Hazard Insurance	220.08
2/1/2007	155.55	45.51	Mortgage Insurance	330.12

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)
Cushion selected by servicer: \$

(Signatures are optional.) By signing below, I/we acknowledge receipt of a copy of this Initial Escrow Account Disclosure Statement.

Emma L. White 1/13/06
BORROWER EMMA L WHITE DATE

BORROWER DATE

BORROWER DATE

BORROWER DATE

ITEM 171870 (5/11)

GREATLAND
To Order Call: 1-800-530-9383 ☐ Fax 616-791-1131



021001837987

LOAN SERVICING DISCLOSURE STATEMENT

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475

LOAN NUMBER: **837987**

NOTICE TO MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. READ THIS STATEMENT AND SIGN ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 ET SEQ.) you have certain rights under that federal law. This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer practices and requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for service's to notify you under certain limited circumstances, when your servicer is changed abruptly. This exception applies only if your servicer is fired for cause, is in bankruptcy proceedings, or is involved in a conservatorship or receivership initiated by a federal agency.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, the name, address, and toll-free or collect-call telephone number of the new servicer and toll-free or collect-call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions about the transfer of servicing. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. A Business Day is any day, excluding public holidays (State or Federal), Saturday and Sunday.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that section.

Servicing Transfer Estimated by Lender

The following is the best estimate of what will happen to the servicing of your mortgage loan:

1. _____ We do not service mortgage loans. We intend to assign, sell, or transfer the servicing of your loan to another party. You will be notified at settlement regarding the servicer.

OR

2. X We are able to service this loan and presently intend to do so. However, that may change in the future. For all the loans that we make in the 12-month period after your loan is funded, we estimate that the chances that we will transfer the servicing of those loans is between: _____ 0 to 25% _____ 26 to 50% _____ 51 to 75% X 76 to 100%

This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. This is our record of transferring the servicing of the loans we have made in the past:

YEAR	PERCENTAGE OF LOANS TRANSFERRED
2003	60.7%
2004	34.8%
2005	17.65%

This information includes assignments, sales or transfers to affiliates or subsidiaries.

Taylor, Bean & Whitaker Mortgage Corp.
 Lender's Authorized Representative

01/13/06
 Date

ACKNOWLEDGMENT OF MORTGAGE APPLICANT

I/we have read this disclosure form, and understand its contents as evidenced by my/our signature(s) below.

Emma L. White 01-13-06
 EMMA L WHITE Date

 Date

 Date

 Date

 Date

 Date

Loan Number: 837987

SIGNATURE AFFIDAVIT AND AKA STATEMENT

I, **EMMA L WHITE**
 certify that this is my true and correct signature:

EMMA L WHITE
 Borrower

Emma L. White
 Sample Signature

Co Borrower

Sample Signature

AKA STATEMENT

I, **EMMA L WHITE**

further certify that I am also known as:

EMMA WHITE
 Name Variation (Print)

Emma White
 Sample Signature (Variation)

EMMA L WHITE
 Name Variation (Print)

Emma L. White
 Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

I,

further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of **Florida**

, **DUVAL**

County SS:

On 1/13/06 before me SHERRI E. TRAVIS personally
 appeared **EMMA L WHITE** personally known to me (or proved to me on the
 basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and
 acknowledged to me that he/she/they executed same in his/her/their authorized capacity(ies), and that by
 his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted,
 executed the instrument.

Witness my hand and official seal.
 (Reserved for official seal)

Signature

Name (typed or printed)



031001837987

Loan Number 837987

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derived from any public assistance program, or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this creditor is the Federal Trade Commission, Washington D.C.

APPRAISAL DISCLOSURE

You have the right to a copy of the appraisal report used in connection with your application for credit. If you would like a copy, please write to us at:

Taylor, Bean & Whitaker Mortgage Corp.
1417 North Magnolia Ave
Ocala, FL 34475

We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application. In your letter, give us the following information: Name, Address, Property Address and Loan/Application Number. Federal law allows us to charge fees for photocopy and postage expenses incurred in providing copies of this appraisal to you.

PRIVACY POLICY NOTICE
(SIMPLIFIED)

This notice is provided to you pursuant to the Privacy of Consumer Financial Information Act and the Federal Trade Commission's implementing regulation thereunder, 16 CFR Part 313.

1. Collection Sources:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on application or other forms;
- Information about your transactions with us, our affiliates, or others;
- Information we receive from a consumer reporting agency.

2. We do not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law.

3. We restrict access to nonpublic information about you to those employees who need to know that information to provide the requested loan origination services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

RE-CERTIFICATION OF EMPLOYMENT AND INCOME

I/we **EMMA L WHITE** do hereby certify that I/we are currently employed at the same job(s), with no decrease in salary, have received no notice of layoff nor have any knowledge of a pending layoff, and that my/our outstanding obligations are substantially the same as reported on my/our application.

Emma L. White 11/3/06
 EMMA L WHITE Date _____ Date _____

 Date _____ Date _____

 Date _____ Date _____

STATE OFFL

COUNTY OF Nassau

Sworn to and subscribed before me this 13th day of January, 2006.

[Signature]
 Notary Signature

 Type or Print Name

Commission expires:

C0011L0

PL_WHITE_00177

ESCROW DISBURSEMENT AGREEMENT

CASE NUMBER: 837987

DATE: 1/13/2006

TO: Taylor, Bean & Whitaker Mortgage Corp.

1. The undersigned seller(s) and buyer(s) direct to make disbursements for the subject transaction, pursuant to the attached closing statement.
2. It is expressly understood that **DUANE C. ROMANELLO** in no way represents the buyer(s) or seller(s). We merely act solely for the lender in the disbursement of the mortgage proceeds.
3. The undersigned buyer(s) direct(s) you to make such disbursements only when you are in a position to issue your ALTA owners title policy insuring the fee simple title of the buyer(s), subject only to:
 - a. General real estate taxes for the year
 - b. The Schedule B, Section 2, exceptions
 - c. The mortgage made by the owner(s) as part of this transaction
4. Buyer(s) agree(s) to pay the escrow fee for this service.
5. Seller(s) agree(s) to reimburse **DUANE C. ROMANELLO** for any fees required by the existing lender to obtain the release of the current mortgage (if any). It is understood that the fees will only be collected if the fee is incurred as a result of a conditional payoff letter and not for negligence on the part of **DUANE C. ROMANELLO**

QUALITY MOBILE HOMESL, INC.;

Seller KEITH R. DAVID - MANAGER

Emma L. White

EMMA L WHITE

Seller

Seller

Seller

Seller

Seller

C0010L0



087218837987

PL_WHITE_00178

MORTGAGE PROGRAM DISCLOSURE**Creditor:** Taylor, Bean & Whitaker Mortgage Corp. **Borrower(s)** EMMA L WHITE**Loan Number:** 837987**Date of Program Disclosure:** 1/13/06**Est. Settlement Date:****Mailing Address** 45053 LUTHER ST

CALLAHAN, FL 32011

Please Note: As used in this disclosure, the words you, your, and yours refer to the borrower; the words we, us, and our refer to the creditor. Also, optional items with boxes only apply if checked.☐ **FIXED RATE MORTGAGE PROGRAM:**

This fixed rate mortgage program disclosure describes the features of the fixed rate mortgage (FRM) program which you are considering. The interest rate, payment amount, and term of your loan are not subject to change.

CONTRACTUAL CONTINGENCIES☐ **Due-On-Sale Clause:** Your mortgage loan documents contain a "due-on sale" clause provides specific rights for us. Except as is otherwise provided by law. Please read loan documents carefully for more details on the "due on sale" and "acceleration" clauses.☒ **Late Charge:** Your mortgage loan documents contain a late charge clause. If a payment is 15 days late, you will be charged 4.0of the payment.☐ **Prepayment Penalty:** If you payoff your mortgage loan before maturity, you may have to pay a penalty.☐ **Required Escrow Payments:** Your mortgage loan documents provide for escrow payments. As escrow account spreads out, on a periodic basis, the cost of some substantial payments that occur once or twice a year. By adding these smaller payments to your mortgage payment, they are not only easier to budget, but are also paid by us when they are due. You will have to pay these amounts to us unless we tell you, in writing, that you don't have to do so, or unless the law requires otherwise. You will make these escrow payments on the same day that you make your payments of principle and interest. Generally, the amount of your escrow payments will be one twelfth of any of the following that apply: estimated yearly taxes, assessments and ground rents on the property; estimated yearly premiums for hazard, flood, mortgage or credit life/disability insurances. We have the right to hold one or more payments as a reserve balance for real estate taxes to help cover anticipated tax increases on your property. If the amount of the escrow funds held by us, together with the future payments of escrow funds exceeds the amount required to pay the escrow items when due, the excess shall be, at your option, either promptly repaid to you or credited to you on periodic payments of funds. Failure to make your escrow payments entitles us to deduct them from your mortgage payment or we may, in some cases, advance the funds necessary to pay the escrow bills and add that amount to your principle loan balance. In addition, advance payments for required escrow accounts may be required at settlement. Please read your mortgage loan documents carefully for more details on escrow accounts, applications of payments and protection of your security.☐ **Demand or Balloon Feature of Non or Partially Amortized Loans:**

____ We have the right to call your loan due and payable after a specific period of time, namely:

____ The notice of maturity will be provided to you at least _____ calendar days prior to the expected maturity of the loan and will contain the date of maturity and the amount of the scheduled payment of that date.

____ We have unconditionally obligated ourselves to refinance your loan at the maturity date provided that you have met your loan obligations.

____ We have no obligations to refinance your loan at maturity.

____ There will be a large payment due at maturity or upon call of the loan.

Emma L. White 11/13/06
EMMA L WHITE Date_____
Date_____
Date_____
Date

**NOTICE TO BORROWER
NOT IN
SPECIAL FLOOD HAZARD AREA**

Borrower: **EMMA L WHITE**

Loan Number: **837987**

Property Address: **45038 MARVIN STREET , CALLAHAN, FL 32011**

This Notice Date is as of: **1/13/2006**

The completed Standard Flood Hazard Determination Form indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near a SFHA. As such you, or your lender, may consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

Emma White

EMMA L WHITE

1/13/06

Date

Date

Date

Date

Date

Date

C0150L0



033218837987

AFFIDAVIT OF OCCUPANCY

STATE OF Florida)

LOANNUMBER: 837987

COUNTY OF Nassau)

) ss:

45038 MARVIN STREET
CALLAHAN, FL 32011

[Property Address]

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared **EMMA L WHITE**

("Affiants") who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:

☒ **Primary Residence:** Occupied by owner as his/her principal residence and entitled to receive, under Florida law, Homestead Exemptions for taxes and/or creditor exemptions.

☐ **Secondary Residence:** Occupied by owner as second home (vacation, etc.) while maintaining principal residence elsewhere.

(NOTE: Please mark this box if property will initially be a second home but you plan to establish it as your primary residence at a future date (i.e., retirement)).

☐ **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause **Taylor, Bean & Whitaker Mortgage Corp.** to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to **Taylor, Bean & Whitaker Mortgage Corp.**

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiants further acknowledge that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

Emma L. White
EMMA L WHITE

(Seal)
-Affiant

Date 1/13/06

(Seal)
-Affiant

Date

(Seal)
-Affiant

Date

(Seal)
-Affiant

Date

(Seal)
-Affiant

Date

(Seal)
-Affiant

Date

Sworn and subscribed to before me this 13TH day of

JANUARY, 2006

[Signature]
(Notary Public)

ITEM T940SLD (0003)

GREATLAND ■
To Order Call: 1-800-530-8353 C/Fax 616-791-1131



022011837987

PL_WHITE_00181

Lender: Taylor, Bean & Whitaker Mortgage Corp.
 Borrower(s): EMMA L WHITE
 Property Address: 45038 MARVIN STREET, CALLAHAN, FL 32011
 Loan Number: 837987

**ERROR AND OMISSION/ COMPLIANCE AGREEMENT
 AND
 CONSENT TO CORRECTION OF SCRIVENER'S ERRORS**

The undersigned borrower(s) for and in consideration of the above-referenced lender funding this mortgage loan, agree as follows. The undersigned, if requested by the lender, its agents or assigns ("Lender"), shall fully cooperate to cure clerical errors or inconsistencies that may be found in any and all documents associated with this mortgage loan ("Loan Documents") if such cure is deemed necessary or desirable in the reasonable discretion of the Lender to enable the Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited an investor, Federal Housing Authority, Department of Veterans Affairs or Municipal Bonding Authority.

The undersigned agrees to promptly comply with all requests made by the Lender but in all cases within ten (10) days from the date of the mailing of any such request. The undersigned agrees to assume all costs, including but not limited to, legal fees and marketing losses resulting from undersigned's failure to comply with this Agreement in a timely manner.

The undersigned agrees that by signing below, he/she hereby authorizes and directs the Lender to cure any and all clerical errors in the Loan Documents including but not limited to the note and mortgage resulting from a scrivener's error in such cases where the scrivener's error does not affect a material term of the Loan Documents ("Scrivener's Error"). Said authorization to cure a Scrivener's Error is granted and may be effectuated by Lender at any time without need of further authorization of the undersigned. Any investor of Lender or purchaser's of the Loan Documents may rely on this authorization and any cure made under such authorization as if made to it directly.

The undersigned do hereby so agree and covenant in order to assure that the Loan Documents executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interests in and to said loan documentation.

Effective this 13th day of January 2006

<u>Emma L. White</u>	_____	_____
EMMA L WHITE	Date	Date
_____	Date	Date
_____	Date	Date

STATE OF FLORIDA
 COUNTY OF DUVAL

Sworn to and subscribed before me this 13TH day of JANUARY, 2006

[Signature]
 Notary Signature

 Type or Print Name

My Commission Expires: _____
 Personally known _____ or Produced Identification VALID DRIVERS LICENSES

C0338L0



075218837987

AFFIDAVIT

STATE OF **FL**

COUNTY OF **Nassau**

BEFORE ME, the undersigned authority, personally appeared **EMMA L WHITE**
who have been by me
first duly sworn deposes and says:

The tax proration shown on the HUD-1 settlement statement and payment letter was in fact based on Lot assessment only and was not based on improved property. The tax value shown on the tax rolls at the time of closing was in the sum of
Therefore, the escrows collected at the time of closing were based on this sum.

The affiant fully understands that the tax rolls will be re-assessed to include the new home. At the time of re-assessment, the undersigned is fully aware that the escrow account will be re-analyzed and additional sums will have to be paid to the lender to allow for sufficient funds to pay the tax bill.

The undersigned agrees to pay all sums as requested by the lender, regarding the re-assessment of the subject property.

FURTHER AFFIANT SAYETH NAUGHT.

Emma L. White
EMMA L WHITE

SWORN TO AND SUBSCRIBED BEFORE ME, this **Thirteenth** of **January**

Notary Public

C0579L0

MORTGAGOR'S INFORMATION STATEMENT/PAYMENT BREAKDOWN

We are pleased to welcome you as another one of our nationwide customers. We hope you will be pleased with our servicing of your account. The following is provided for your information:

PROPOSED PAYMENT

Principal and Interest

Monthly Escrows:

Hazard Insurance	83.17	633.36
Taxes	26.87	
Private Mtg. Ins./FHA Mtg. Ins.	45.51	
Other		

Total Monthly Escrows	155.55
-----------------------	--------

Total Monthly Payment	788.91
-----------------------	--------

MORTGAGOR'S TOTAL MONTHLY PAYMENT-	788.91
---	---------------

Your first payment is due: **March 01, 2006**

All payment figures are subject to final review in our home Office.

Additional payment coupons will be mailed to you under separate cover and reflect the amount due date of each.

All of your mortgage payments are due on the first of each month, and we sincerely ask that your payment arrive in our office by the first day of each month. If for any reason, you are ever without payment coupons, please continue making your mortgage payments on the first of each month by writing your loan number on your check or money order and mailing to:

Taylor, Bean, & Whitaker Mortgage Corp.
1417 N. Magnolia Avenue, Ocala, FL 34475

Please provide your mailing address below.

All correspondence on your loan will be directed to this address:

(Phone)

Emma L. White
EMMA L WHITE

-----TEMPORARY COUPONS FOR LOAN PAYMENTS-----

PL_WHITE_00184

PAYMENT DATE: 04/01/2006

Taylor, Bean, & Whitaker Mortgage Corp.
1417 N. Magnolia Ave. Mallstop: S
Ocala, FL 34475-9078

C002710



086218837987

LOAN #: 837987

P&I: 633.36

ESCROWS: 155.55

TOTAL DUE: 788.91